



# THIRD QUARTER REPORT

2025



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**MCB Islamic Bank Ltd.**

باپرکتے بینکارے، ہمارے ذمہ دارے

## ABOUT MCB ISLAMIC BANK

MCB Islamic Bank Limited (the "Bank") is the wholly owned subsidiary of MCB Bank Limited and commenced its operations in 2015 with a nation-wide network of branches.

The aim of MCB Islamic Bank Limited is to be the first choice Shari'ah compliant financial services provider for the customers and to carry out business purely in accordance with Shari'ah principles with full conviction and devotion.

## MISSION STATEMENT

- To provide innovative Shari'ah compliant financial solutions and quality services to our customers.
- To maximize returns in Halal manners for our shareholders.
- To nurture an internal environment of qualified professionals and cutting-edge technology.

## VISION STATEMENT

To be the leading provider of Shari'ah Compliant Innovative financial products with a focus on service quality and providing superior value for our customers, shareholders, employees and the community.

## OUR VALUES

### **We are Shari'ah driven**

Following the Shari'ah we will conduct our activity in a fair, ethical and socially responsible manner.

### **Dedicated and Dependable**

We will build strong, enduring relationships, delivering an experience that delights our customers.

### **Aspirational**

We will be professional and fulfil our commitments, delivering high quality products and services.



**MCB Islamic Bank Ltd.**

باپرکتے بینکارے، ہمارے ذمہ دارے

## CREDIT RATING

Long Term

**A+**

Short Term

**A1**



**MCB Islamic Bank Ltd.**

بائپرکتے بینکارے، ہمارے ذمہ دارے

## **CORPORATE INFORMATION**

### **Board of Directors**

Mr. Raza Mansha (Chairman)	Non-Executive Director
Mr. Jawaid Iqbal	Independent Director
Ms. Nabeela Waheed	Independent Director
Mr. Ahmed Ebrahim Hasham	Non-Executive Director
Mr. Ibrahim Shamsi	Non-Executive Director
Mr. Hammad Khalid	Non-Executive Director
Mr. Omair Safdar	Non-Executive Director
Mr. Zargham Khan Durrani	President / CEO

### **Board Audit Committee**

Mr. Jawaid Iqbal	Chairperson
Ms. Nabeela Waheed	Member
Mr. Ibrahim Shamsi	Member
Mr. Omair Safdar	Member
Mr. Hammad Khalid	Member

### **Human Resource & Remuneration Committee**

Mr. Jawaid Iqbal	Chairperson
Mr. Raza Mansha	Member
Mr. Omair Safdar	Member

### **Risk Management & Portfolio Review Committee**

Mr. Omair Safdar	Chairperson
Mr. Ahmed Ebrahim Hasham	Member
Ms. Nabeela Waheed	Member
Mr. Jawaid Iqbal	Member
Mr. Zargham Khan Durrani	Member

### **Board Evaluation Committee**

Ms. Nabeela Waheed	Chairperson
Mr. Hammad Khalid	Member



**MCB Islamic Bank Ltd.**

بائپرکتے بینکارے، ہمارے ذمہ دارے

### **Business Strategy & Service Quality Review Committee**

Mr. Ahmed Ebrahim Hasham	Chairperson
Mr. Ibrahim Shamsi	Member
Mr. Hammad Khalid	Member
Mr. Omair Safdar	Member
Mr. Zargham Khan Durrani	Member

### **Board I.T. Committee**

Mr. Ibrahim Shamsi	Chairperson
Mr. Jawaid Iqbal	Member
Mr. Hammad Khalid	Member
Mr. Zargham Khan Durrani	Member

### **Shari'ah Board**

Prof. Mufti Munib-ur-Rehman	Chairperson
Mufti Syed Sabir Hussain	Resident Shari'ah Board Member
Mufti Nadeem Iqbal	Shari'ah Board Member

### **Chief Financial Officer**

Syed Iftikhar Hussain Rizvi

### **Company Secretary**

Ms. Maimoona Cheema

### **Head of Internal Audit**

Mr. Muhammad Imran Siddique

### **Legal Advisor**

M/s Imtiaz Siddiqui & Associates,  
Advocates & Solicitor

### **Auditors**

M/s A.F. Ferguson & Co.,  
Chartered Accountants

### **Registered Office**

59-T Block, Phase-II, DHA, Lahore

### **Website**

[www.mcbislamicbank.com](http://www.mcbislamicbank.com)

## Directors' Report to the Members

On behalf of the Board of Directors, we are pleased to present the financial statements of **MCB Islamic Bank Limited** for the Nine Months period ended **September 30, 2025**.

Statement of Financial Position	Rs. in million		
	30-Sep-25	31-Dec-24	Growth
Deposits	247,354	209,109	18%
Total Assets	316,935	307,344	3%
Investments – net	156,122	146,596	6%
Islamic Financing – net	112,436	119,353	-6%
Shareholders' Equity (including revaluations)	27,144	25,946	5%

Profit & Loss Account	Jan – Sep 2025	Jan – Sep 2024	Growth
Operating income	12,512	14,194	-12%
Operating and other expenses	8,705	7,409	18%
Credit loss allowance and write offs – net	-132	-135	-2%
Profit before taxation	3,675	6,651	-45%
Profit after taxation	1,702	3,392	-50%
Basic / diluted earnings per share - Rs.	1.095	2.181	-50%

### Performance Review

Despite macroeconomic and geopolitical headwinds, MCB Islamic Bank Limited remained focused on balance sheet optimization, deposit mobilization and operational efficiency. Through disciplined execution, the Bank achieved a **Profit Before Tax (PBT) of Rs. 3.68 billion** and a **Profit After Tax (PAT) of Rs. 1.70 billion**, compared to **Rs. 6.65 billion** and **Rs. 3.39 billion** respectively in the corresponding period last year, *Alhamdulillah*. **Earnings per share (EPS)** stood at **Rs. 1.095**, versus **Rs. 2.181** last year.

As of September 30, 2025, the Bank's total assets stood at Rs. 316.94 billion (+3.1%), while **deposits** increased to **Rs. 247.35 billion** (18%). The improvement was underpinned by a **robust CASA ratio of 86%** and **non-remunerative deposits comprising 38%** of total deposits, compared to 75% and 29% respectively in Q3 2024, reflecting significant improvement of 9% in CASA and 11% in non-remunerative deposits. The **investment portfolio** reached **Rs. 156.12 billion** and **Islamic financing – net** stood at **Rs. 112.44 billion**, reflecting prudent credit risk management and asset quality discipline.

**Operating income** during the period amounted to **Rs. 12.51 billion**, with a **net spread of 5.05%** and a **return on earning assets of 10.71%**. Operating and other expenses rose by 18%, primarily due to branch network expansion and technology infrastructure upgrades; however, the **cost base is being closely managed** to sustain profitability.

The Bank's **Capital Adequacy Ratio (CAR)** remained **strong at 20.26%**, well above the regulatory minimum, underscoring the Bank's resilient capital position, sound risk management practices and commitment to sustainable growth.

During this period, the Bank achieved significant milestones in its digital transformation journey. The upgrade to the all-new Oracle-based '**SUBUK**' **Mobile Banking App** marked a major step forward in enhancing customer experience and engagement. In parallel, the **Visa Debit Card launch** and **Core Banking System upgrade** are in advanced stages of implementation. The Bank's digital journey continues at a strong and steady pace — broadening payment solutions, improving operational efficiency and enabling future growth. Together, these initiatives reaffirm the Bank's unwavering commitment to innovation and digital excellence.



## MCB Islamic Bank Ltd.

بائركتے بينكاركے، بهاركے ذمہ داركے

### Credit Rating

The Pakistan Credit Rating Agency (PACRA) maintained the Bank's **long-term credit rating to 'A+'** and the **short-term at 'A1'**, with a Stable Outlook.

### Economic Review

Pakistan's economy continued to strengthen during 2025, sustaining its course of stabilization and gradual recovery despite challenges from severe mid-year floods. Overall macroeconomic indicators reflected marked improvement, supported by prudent fiscal and monetary management, contained inflation and stable external accounts.

Inflation declined to 5.6% (September 2025) on a year-on-year basis, while foreign exchange reserves improved to USD 19.8 billion, reflecting stronger external buffers and a favorable remittance trajectory. The IMF and World Bank project FY2025 GDP growth at 2.7%, signaling continued recovery momentum.

The Monetary Policy Committee (MPC) reduced the policy rate by 100 bps to 11%, maintaining a positive real interest rate stance to anchor inflation expectations and support sustainable growth. The KSE-100 Index closed at 165,494 points by September 2025, gaining over 50,000 points since December 2024, a reflection of rising investor confidence and improving sentiment.

The Islamic banking sector also continued to expand, with total assets reaching Rs. 12.34 trillion and deposits at Rs. 9.53 trillion as of June 2025. The sector's market share in assets and deposits stood at 20.8% and 25.5%, respectively, reaffirming its growing role in Pakistan's financial ecosystem.

### Future Outlook

Pakistan's near-term outlook remains cautiously optimistic, underpinned by structural reforms and prudent macroeconomic management. The IMF's October 2025 staff-level agreement under the Extended Fund Facility (EFF) and Resilience and Sustainability Facility (RSF) reaffirms the country's commitment to fiscal consolidation, energy sector reforms and climate resilience.

The current account recorded a surplus for the first time in 14 years, while inflation stayed within the State Bank's target range and external reserves continued to build. However, flood-related disruptions may temporarily affect agricultural output, with GDP growth projected between 3.25% and 3.6% in FY2026 by IMF.

Sustained policy consistency, revenue mobilization, governance reforms and climate adaptation initiatives will remain crucial to maintaining macroeconomic stability and broad-based, inclusive growth.

In the Islamic banking space, recent SBP amendments in Profit & Loss Distribution and Pool Management frameworks are expected to enhance transparency and strengthen governance. While these changes may exert short-term pressure on profitability, the Bank is proactively aligning its strategy and systems to ensure full compliance and long-term sustainability.

### Appreciation and Acknowledgements

The Board of Directors expresses its sincere appreciation to our customers, shareholders, regulators including the State Bank of Pakistan, the Securities & Exchange Commission of Pakistan and the Shari'ah Board for their guidance and support. We also acknowledge the dedication and commitment of our employees who continue to drive the Bank's growth under challenging circumstances.

For and on behalf of the Board of Directors

Zargham Khan Durrani  
President & CEO  
Date : October 20, 2025

Raza Mansha  
Chairman

## ممبران کے لیے ڈائریکٹرز کی رپورٹ

بورڈ آف ڈائریکٹرز (بورڈ) کی جانب سے، ہم انتہائی مسرت کے ساتھ 30 ستمبر 2025ء کو اختتام پذیر نو ماہ کی مدت کے لیے، ایم سی بی اسلامک بینک لمیٹڈ (بینک) کی مالیاتی اسٹیٹمنٹس پیش کر رہے ہیں۔

ملین روپے

نمو	31 دسمبر 2024	30 ستمبر 2025	مالیاتی اسٹیٹمنٹس کی حیثیت (پوزیشن):
18%	209,109	247,354	ڈیپازٹس
3%	307,344	316,935	کل اثاثہ جات
6%	146,596	156,122	سرمایہ کاری۔ خالص
-6%	119,353	112,436	اسلامی فنانسنگ - خالص
5%	25,946	27,144	حصص یافتگان کی ایکویٹی (سرمایہ) بشمول تخمینہ نو

نمو	جنوری - ستمبر 2024	جنوری - ستمبر 2025	نفع و نقصان کا اکاؤنٹ:
-12%	14,194	12,512	آپریٹنگ (کاروباری) آمدنی
18%	7,409	8,705	آپریٹنگ (کاروباری) و دیگر اخراجات
-2%	(135)	(132)	کریڈٹ لاس الاؤنس اور رائٹ آف۔ خالص
-45%	6,651	3,675	نفع قبل از ٹیکس
-50%	3,392	1,702	نفع بعد از ٹیکس
-50%	2,181	1,095	بنیادی/تحلیل شدہ نفع / آمدنی فی شیئر (حصص) روپے

### کارکردگی کا جائزہ:

کلاں معاشی اور جغرافیائی و سیاسی دشواریوں کے باوجود، ایم سی بی اسلامک بینک لمیٹڈ اپنے میزبان کی موزونیت، ڈیپازٹس کے حصول کی تحریک اور کارکردگی کی استعداد میں فروغ پر توجہ مرکوز کیے ہوئے ہے۔ منظم اقدامات کے اجراء کے ذریعے بینک نے 3.68 بلین روپے کا منافع قبل از ٹیکس اور 1.70 بلین روپے کا منافع بعد از ٹیکس حاصل کیا، الحمد للہ جبکہ، گزشتہ سال کے تقابلی عرصے میں ان کا حجم بالترتیب 6.65 بلین روپے اور 3.39 بلین روپے تھا۔ فی حصص آمدنی، پچھلے سال کی 2.181 روپے فی حصص کی سطح کے مقابلے میں 1.095 روپے کی حصص پر درج ہوئی۔

30 ستمبر 2025ء تک بینک کے کل اثاثہ جات 316.94 بلین روپے (3.1 + فیصد) پر جا پہنچے، جبکہ، ڈیپازٹس 247.35 بلین روپے (18 فیصد) تک بڑھ گئے۔ اس بہتری کو کاسا (CASA) کی 86 فیصد کی مضبوط شرح اور غیر پیداواری ڈیپازٹس، جو کہ کل ڈیپازٹس کے 38 فیصد پر شمار ہوئے، کا تعاون بھی حاصل رہا۔ جبکہ، سال 2024ء کی تیسری سہ ماہی میں ان کی سطح بالترتیب 75 فیصد اور 29 فیصد تھی۔ جو کہ کاسا میں 9 فیصد اور غیر پیداواری ڈیپازٹس میں 11 فیصد کی مضبوط نمو کی عکاس ہے۔ سرمایہ کاری کا پورٹ فولیو 156.12 بلین روپے پر پہنچ گیا اور اسلامک فنانسنگ (خالص) 112.44 بلین روپے پر درج ہوئی۔ جو کہ خدشات کے تدارک کے دانشمندانہ انتظام اور اثاثہ جات کے معیار میں بہترین نظم و نسق کی نشاندہی ہے۔

اس مدت کے دوران، کاروباری آمدنی 12.51 بلین روپے پر درج ہوئی جس کے ساتھ خالص سپریڈ کی شرح 5.05 فیصد اور پیداواری اثاثہ بات کی آمدنی کی شرح 10.71 فیصد پر ریکارڈ ہوئی۔ کاروباری اور دیگر اخراجات میں برانچ نیٹ ورک میں وسعت اور ٹیکنالوجی کے بنیادی ڈھانچے کی اپ گریڈیشن کے بنیادی کردار کی وجہ 18 فیصد کا اضافہ ہوا۔ تاہم، پائیدار منافع کے حصول کے لیے لاگت کی کڑی نگرانی کی جاتی ہے۔

بینک کے سرمائے کی معقولیت کی شرح 20.26 فیصد کی مضبوط سطح پر برقرار ہے۔ جو کہ کم از کم ضوابطی حد سے خاصی بلند ہے اور بینک کے سرمائے کی پگھلا رصلاحت، خدشات کے انتظام کے متوازن اور مضبوط طریقہ کار کے ساتھ ساتھ پائیدار نمو کے حصول کے عزم کی عکاسی کرتی ہے۔

اس مدت کے دوران، بینک نے اپنی ڈیجیٹل ہیئت سازی کے سفر میں نمایاں سنگ میل عبور کیے ہیں۔ اوریکل (Oracle) پر مبنی ایک بالکل نئی "سیوک" موبائل بینکنگ ایپ کی اپ گریڈیشن صارفین کے تجربے اور مصروفیات کے فروغ کے حوالے سے ایک بڑا قدم ہے۔ اس کے متوازی، ویزا ڈیٹ کارڈ کا آغاز اور کور بینکنگ سسٹم اپ گریڈ کا نفاذ بھی آخری مراحل میں ہے۔ بینک کا ڈیجیٹل سفر مضبوط اور مستحکم رفتار سے جاری ہے۔ جس میں ادائیگیوں کی سہولتوں میں اضافہ، کارکردگی کی استعداد میں بہتری اور مستقبل میں ترقی کا حصول شامل ہے۔ مجموعی طور پر، یہ تمام اقدامات بینک کے جدت طرازی اور ڈیجیٹل مہارت کے حصول کے غیر متزلزل عزم کی توثیق کرتے ہیں۔

### گریڈ ریٹنگ :

پاکستان گریڈ ریٹنگ ایجنسی (پاکرا) نے ایک مستحکم پیش بینی کے ساتھ بینک کی طویل المدت گریڈ ریٹنگ کو A + (اے پلس) اور قلیل المدت کی ریٹنگ کو A1 (اے ون) کی سطح پر برقرار رکھا ہے۔

### معاشی تجزیہ :

سال 2025ء کے دوران، پاکستان کی معیشت سال کے وسط میں آئیوے بدترین سیلاب سے اُبھرنے والے چیلنجز کے باوجود، استحکام کی راہ پر گامزن ہے اور بتدریج بہتر ہو رہی ہے۔ دانشمندانہ انضباطی اور مالیاتی انتظام، محدود افراط زر اور مستحکم بیرونی اکاؤنٹس کی بدولت، مجموعی کلاں معاشی اشاریے نمایاں بہتری کا مظاہرہ کر رہے ہیں۔

افراط زر میں، سال بہ سال کی بنیاد پر، (ستمبر 2025ء) 5.6 فیصد کی واقع ہوئی۔ جبکہ، غیر ملکی زرمبادلہ کے ذخائر اضافے کے ساتھ 19.8 بلین امریکی ڈالرز پر شمار ہوئے۔ یہ مضبوط بیرونی بفرز اور تزیلات کے بہاؤ کے مثبت رجحان کی عکاسی کرتے ہیں۔ آئی ایم ایف اور ورلڈ بینک نے مالی سال 2025ء میں جی ڈی پی کی نمو کا تخمینہ 2.7 فیصد کی شرح پر توقع کیا ہے جو کہ بحالی کے رجحان کے تسلسل کی نشاندہی کرتا ہے۔

مائیکرو پالیسی کمیٹی نے متوقع افراط زر پر قابو پانے اور پائیدار نمو کی معاونت کے لیے مثبت حقیقی انٹرسٹ ریٹ کو برقرار رکھنے کے اپنے بیانیے کو برقرار رکھتے ہوئے، پالیسی ریٹ میں 100 بی پی ایس کی کمی کرتے ہوئے اسکی شرح کو 11 فیصد پر مقرر کیا ہے۔ اے ایس ای 100 انڈیکس دسمبر 2024ء سے 50,000 سے زیادہ پوائنٹس کے حصول کے ساتھ ستمبر 2025ء تک 165,494 پوائنٹس پر بند ہوا۔ جو کہ سرمایہ کاروں کے بڑھتے ہوئے اعتماد اور مثبت رویے کا پیش خیمہ ہے۔

اسلامک بینکنگ کا شعبہ بھی اپنی وسعت کے سفر کو جاری رکھے ہوئے ہے۔ جس میں جون 2025ء تک اسکے کل اثاثہ جات 12.34 ٹریلین روپے پر ریکارڈ ہوئے اور ڈیپازٹس کا حجم 9.53 ٹریلین روپے پر درج ہوا۔ اس شعبے کا، اثاثہ جات اور ڈیپازٹ میں مارکیٹ شیئر بالترتیب 20.8 فیصد اور 25.5 فیصد رہا۔ جو کہ پاکستان کے مالیاتی ایکوسٹم (ماحولیاتی نظام) میں اس شعبہ کی نمایاں شمولیت اور بڑھتے کردار کی عکاسی کرتا ہے۔

## مستقبل کی پیش بینی :

مستقبل قریب میں پاکستان کی پیش بینی محتاط طور پر اُمید افزاء ہے۔ جس کی بنیادی وجہ ڈھانچے جاتی اصلاحات اور دانشمندانہ کلاں معاشی انتظام ہے۔ اکتوبر 2025ء میں آئی ایم ایف کی جانب سے ایکٹیویڈ فنڈ (Extended Fund Facility) اور رزلیئنس اینڈ سسٹین ایبلٹی فیسیلیٹی (Resilience and Sustainability Facility) کے تحت اسٹاف لیول ایگریمنٹ مالیاتی جامعیت، توانائی کے شعبے میں اصلاحات اور موسمیاتی لچکداری کے بارے میں ملک کے عزم کی توثیق کرتا ہے۔

کرنٹ اکاؤنٹ میں گزشتہ 14 سال میں پہلی بار سرپلس حاصل ہوا ہے۔ جبکہ، افراط زر مسلسل طور پر، اسٹیٹ بینک آف پاکستان کی جانب سے ہدف شدہ شرح کی حدود کے اندر ہے۔ اور بیرونی ذخائر میں اضافے کا تسلسل برقرار ہے۔ تاہم، سیلاب سے متعلقہ رکاوٹوں نے زرعی پیداوار کو عارضی طور پر متاثر کیا ہے۔ جبکہ، آئی ایم ایف کی جانب سے سال 2026ء کے لیے جی ڈی پی کی نمو 3.25 فیصد سے 3.6 فیصد تک رہنے کی توقع کا اظہار کیا گیا ہے۔

پائیدار پالیسی کے تسلسل، آمدنی کے حصول کی تحریک، گورننس کی اصلاحات اور موسمیاتی تبدیلیوں سے ہم آہنگ ہونے کے اقدامات کلاں معاشی استحکام اور وسیع البنیاد و جامع ترقی کے رجحان کو برقرار رکھنے کے لیے ناگزیر ہیں۔

اسلامک بینکاری کے شعبے میں اسٹیٹ بینک آف پاکستان کی جانب سے کی گئی حالیہ ترامیم، نفع و نقصان کی تقسیم اور پول منجمنٹ فریم ورک میں شفافیت میں اضافہ اور گورننس کو مضبوط بنانے میں معاون ثابت ہوں گی۔ اگرچہ، یہ تبدیلیاں قلیل مدت میں منافع پر اثر انداز ہو سکتی ہیں، تاہم، بینک اپنی حکمت عملیوں اور نظام میں، مکمل تعمیل اور طویل المدت پائیداری کو یقینی بناتے ہوئے، پیش قدمی کے ساتھ مطابقت پیدا کر رہا ہے۔

## تسلیم و تحسین :

بورڈ آف ڈائریکٹرز اپنے معزز صارفین، شیئر ہولڈرز اور ریگولیٹرز (انضباطی اداروں) بشمول اسٹیٹ بینک آف پاکستان، سیکورٹی اینڈ ایکسچینج کمیشن آف پاکستان اور شریعہ بورڈ کا اکی معاونت اور رہنمائی پر تہہ دل سے مشکور ہیں۔ علاوہ ازیں، ہم اپنے ملازمین کی خدمات، ان تھک محنت اور عزم کا پُر خلوص اعتراف کرتے ہیں جو مشکل کاروباری ماحول میں بھی بینک کی ترقی کو جاری رکھے ہوئے ہیں۔

## منجانب و برائے بورڈ آف ڈائریکٹرز:



رضائفشاء

چیئر مین



ضرغام خان ڈرانی

پریزیڈنٹ اسی ای او

20 اکتوبر 2025ء



**MCB Islamic Bank Ltd.**

بائبرکت سے بینکارے، ہمارے ذمہ دارے

# CONDENSED INTERIM FINANCIAL STATEMENTS





# MCB Islamic Bank Ltd.

بائبرکت سے بینکارکے، ہمارکے ذمہ دارکے

## CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2025

Note	(Unaudited)	(Audited)
	September 30, 2025	December 31, 2024
<b>Rupees in thousands</b>		
<b>ASSETS</b>		
Cash and balances with treasury banks	8 19,232,046	18,114,511
Balances with other banks	9 2,191,605	962,093
Due from financial institutions	10 3,241,138	2,000,000
Investments - net	11 156,122,411	146,596,201
Islamic financing and related assets - net	12 112,435,926	119,353,143
Property and equipment	13 5,882,991	5,191,117
Right-of-use assets	14 2,296,478	2,355,818
Intangible assets	15 1,450,487	1,044,088
Deferred tax assets	16 1,265,450	30,797
Other assets	17 12,816,491	11,695,860
	316,935,023	307,343,628
<b>LIABILITIES</b>		
Bills payable	19 2,095,964	11,594,493
Due to financial institutions	20 29,772,084	48,422,293
Deposits and other accounts	21 247,354,090	209,108,581
Lease liabilities	22 3,062,319	3,018,262
Subordinated debts	-	-
Deferred tax liabilities	16 -	-
Other liabilities	23 7,506,862	9,253,993
	289,791,319	281,397,622
<b>NET ASSETS</b>	<b>27,143,704</b>	<b>25,946,006</b>
<b>REPRESENTED BY</b>		
Share capital	24 15,550,000	15,550,000
Reserves	25 2,616,700	2,276,220
Surplus on revaluation of assets - net of tax	26 970,681	1,517,729
Unappropriated profit	8,006,323	6,602,057
	<b>27,143,704</b>	<b>25,946,006</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	27	

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

Syed Iftikhar Hussain Rizvi  
Chief Financial Officer

Zargham Khan Durrani  
President / Chief Executive

Omair Safdar  
Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director



# MCB Islamic Bank Ltd.

بائبرکت سے بینکارکت، ہمارکت ذمہ دارکت

CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UNAUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

Note	Quarter Ended		Nine Months Ended		
	July 1, 2025 to September 30, 2025	July 1, 2024 to September 30, 2024 (Restated)	January 1, 2025 to September 30, 2025	January 1, 2024 to September 30, 2024 (Restated)	
Rupees in thousands					
Profit / return earned	28	7,250,761	12,408,237	22,927,839	36,039,236
Profit / return expensed	29	3,716,676	7,864,629	12,202,095	23,158,786
Net profit / return		3,534,085	4,543,608	10,725,744	12,880,450
<b>OTHER INCOME</b>					
Fee and commission income	30	328,922	233,300	913,365	695,313
Dividend income		(753)	-	16,757	-
Foreign exchange income		192,550	275,609	397,386	331,774
Gain / (loss) on securities	31	303,089	58,069	312,214	52,585
Other income	32	60,382	131,346	146,639	234,341
Total other income		884,190	698,324	1,786,361	1,314,013
Total income		4,418,275	5,241,932	12,512,105	14,194,463
<b>OTHER EXPENSES</b>					
Operating expenses	33	3,044,836	2,712,404	8,620,664	7,268,399
Workers welfare fund		26,370	48,243	78,972	137,741
Other charges	34	458	2,149	5,403	2,371
Total other expenses		3,071,664	2,762,796	8,705,039	7,408,511
Profit before credit loss allowance		1,346,611	2,479,136	3,807,066	6,785,952
Credit loss allowance and write offs - net	35	-	89,167	131,870	134,862
Extra ordinary / unusual items		-	-	-	-
<b>PROFIT BEFORE TAXATION</b>		1,346,611	2,389,969	3,675,196	6,651,090
Taxation	36	692,456	1,171,314	1,972,798	3,259,373
<b>PROFIT AFTER TAXATION</b>		654,155	1,218,655	1,702,398	3,391,717
-----Rupees-----					
Basic and diluted earnings per share	37	0.700	1.438	1.095	2.181

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

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Chief Financial Officer

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President / Chief Executive

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Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director



# MCB Islamic Bank Ltd.

بائپرکتے بینکارے، ہمارے ذمہ دارے

## CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Quarter Ended		Nine Months Ended	
	July 1, 2025 to September 30, 2025	July 1, 2024 to September 30, 2024 (Restated)	January 1, 2025 to September 30, 2025	January 1, 2024 to September 30, 2024 (Restated)
	Rupees in thousands			
Profit after taxation for the period	654,155	1,218,655	1,702,398	3,391,717
Other comprehensive (loss) / income				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in deficit on revaluation of debt investments through FVTOCI- net of tax	(95,864)	(55,778)	(545,480)	(231,372)
Items that will not be reclassified to profit and loss account in subsequent periods:				
Movement in surplus on revaluation of equity investments through FVTOCI- net of tax	-	-	40,780	-
<b>Total comprehensive income for the period</b>	<b>558,291</b>	<b>1,162,877</b>	<b>1,197,698</b>	<b>3,160,345</b>

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

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Chief Financial Officer

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Omair Safdar  
Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director



# MCB Islamic Bank Ltd.

بائے کتبہ بینکارے، ہمارے ذمہ دارے

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Share Capital	Statutory Reserve	Surplus / (deficit) on revaluation of		Unappropriated profit	Total
			Investments	Property & Equipment		
Rupees in thousands						
Balance as at December 31, 2023 (Audited)	15,550,000	1,428,486	468,091	466,553	4,123,122	22,036,252
Impact of adoption of IFRS 9						
Expected Credit Loss (ECL) - net of tax	-	-	3,371	-	(914,094)	(910,723)
Restated Balance under IFRS 9 as at December 31, 2023	15,550,000	1,428,486	471,462	466,553	3,209,028	21,125,529

Total comprehensive income / (loss) for the nine months period ended September 30, 2024 - net of tax

Profit after taxation for the nine months period ended September 30, 2024 - Restated	-	-	-	-	3,391,717	3,391,717
Other comprehensive loss	-	-	36,901	-	-	36,901
	-	-	36,901	-	3,391,717	3,428,618
Transfer to statutory reserve - Restated	-	679,859	-	-	(679,859)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,665)	1,665	-
<b>Balance as at September 30, 2024 (Unaudited)</b>	<b>15,550,000</b>	<b>2,108,345</b>	<b>508,363</b>	<b>464,888</b>	<b>5,922,551</b>	<b>24,554,147</b>

Total comprehensive income / (loss) for the three months period ended December 31, 2024 - net of tax

Profit after taxation for the three months period ended December 31, 2024	-	-	-	-	846,955	846,955
Other comprehensive income / (loss)	-	-	550,765	(5,861)	-	544,904
	-	-	550,765	(5,861)	846,955	1,391,859
Transfer to statutory reserve	-	167,875	-	-	(167,875)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(426)	426	-
<b>Balance as at December 31, 2024 (Audited)</b>	<b>15,550,000</b>	<b>2,276,220</b>	<b>1,059,128</b>	<b>458,601</b>	<b>6,602,057</b>	<b>25,946,006</b>

Total comprehensive income / (loss) for the nine months period ended September 30, 2025 - net of tax

Profit after taxation for the nine months period ended September 30, 2025	-	-	-	-	1,702,398	1,702,398
Movement in surplus on revaluation of equity investments through FVTOCI- net of tax	-	-	40,780	-	-	40,780
Movement in surplus on revaluation of debt instruments through FVTOCI- net of tax	-	-	(545,480)	-	-	(545,480)
	-	-	(504,700)	-	1,702,398	1,197,698
Transfer to statutory reserve	-	340,480	-	-	(340,480)	-
Surplus realised on disposal of investments in equity investments through FVTOCI - net of tax	-	-	(40,780)	-	40,780	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,568)	1,568	-
<b>Balance as at September 30, 2025 (Unaudited)</b>	<b>15,550,000</b>	<b>2,616,700</b>	<b>513,648</b>	<b>457,033</b>	<b>8,008,323</b>	<b>27,143,704</b>

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

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Chief Financial Officer

Zargham Khan Durrani  
President / Chief Executive

Omair Safdar  
Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director



# MCB Islamic Bank Ltd.

بائریکتے بینکاری، ہمارے ذمہ دار ہے

## CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

Note	September 30, 2025	September 30, 2024 (Restated)
<b>Rupees in thousands</b>		
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	3,675,196	6,651,090
Less: Dividend income	(16,757)	-
	3,658,439	6,651,090
<b>Adjustments</b>		
Net Profit / return	(11,038,010)	(13,149,632)
Depreciation on property & equipment	33 590,604	445,211
Depreciation on right-of-use assets	33 563,481	451,413
Depreciation on ijarah assets under IFAS 2	262,482	283,061
Amortization	33 77,302	151,154
Unwinding of liability against right of use assets	29 312,266	269,182
Credit loss allowance and write offs - net	35 131,870	134,862
Unrealized (gain) / loss on forward foreign exchange contracts - net	(331,115)	96,510
Gain on sale of fixed assets - net	32 (815)	(22,069)
Gain on termination of lease liability against right-of-use asset	-	(5,569)
Unrealised (gain) / loss on revaluation of FVTPL securities	31 -	4,181
Unrealised gain on revaluation of FVTOCI securities	(19,301)	-
Gain on sale of securities - net	31 (292,913)	(56,766)
	(9,744,149)	(11,398,462)
	(6,085,710)	(4,747,372)
<b>(Increase) / decrease in operating assets</b>		
Due from financial institutions	(1,241,137)	2,500,117
Securities classified as FVTPL	(410,188)	1,996,619
Islamic financing and related assets	6,445,743	(1,922,328)
Other assets (excluding advance taxation)	(376,696)	(4,610,840)
	4,417,722	(2,036,432)
<b>Increase / (decrease) in operating liabilities</b>		
Bills payable	(9,498,529)	(678,954)
Due to financial institutions	(18,955,133)	(7,939,734)
Deposits	38,245,509	35,415,523
Other liabilities (excluding current taxation)	(948,109)	11,232
	8,843,738	26,808,067
	7,175,750	20,024,263
Profit / return received	22,420,196	30,304,448
Profit / return paid	(13,063,161)	(20,979,105)
Income tax paid	(2,070,262)	(5,023,364)
<b>Net cash flow generated from operating activities</b>	14,462,523	24,326,242
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments in securities classified as FVTOCI	(9,914,744)	(31,522,388)
Net divestments in amortised cost securities	15,301	8,014,570
Dividends received	16,757	-
Investments in property and equipment	13.2 (1,283,218)	(1,479,167)
Disposal of property and equipment	1,555	31,475
Investments in intangible assets	15.1 (483,701)	(699,113)
<b>Net cash flow (used in) / generated from investing activities</b>	(11,648,050)	(25,654,623)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payment of lease liability against right-of-use asset	(772,350)	(664,983)
<b>Net cash flow used in financing activities</b>	(772,350)	(664,983)
<b>Increase / (decrease) in cash and cash equivalents during the period</b>	2,042,123	(1,993,364)
Cash and cash equivalents at the beginning of the period	19,076,604	22,332,480
<b>Cash and cash equivalents at the end of the period</b>	38 21,118,727	20,339,116

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

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Chief Financial Officer

Zargham Khan Durrani  
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Omair Safdar  
Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director



**NOTES TO AND FORMING PART OF THESE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025**

**1 STATUS AND NATURE OF BUSINESS**

- 1.1 MCB Islamic Bank Limited (the Bank) was incorporated in Pakistan on May 15, 2014 as an unlisted public limited company under the Companies Act, 2017 (previously Companies Ordinance, 1984) to carry out the business of an Islamic Commercial Bank in accordance and in conformity with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. The Securities and Exchange Commission of Pakistan granted "Certificate of Commencement of Business" to the Bank on January 30, 2015. The Bank is a wholly owned subsidiary of MCB Bank Limited (MCB).
- 1.2 The State Bank of Pakistan (SBP) granted a "Certificate of Commencement of Banking Business" to the Bank on September 14, 2015 under Section 27 of the Banking Companies Ordinance, 1962. The Bank formally commenced operations as a scheduled Islamic Commercial Bank with effect from October 15, 2015 upon receiving notification in this regard from SBP under section 37 of the State Bank of Pakistan Act, 1956. Currently, the Bank is engaged in corporate, commercial, consumer, micro finance, investment and retail banking activities.
- 1.3 The Bank is operating through 307 branches including 2 sub branches in Pakistan (December 31, 2024: 303 branches including 2 sub branches). The Registered office of the Bank is situated at 59 Block T, Phase II, DHA, Lahore Cantt and Principal Office is situated at 14-A Main Jail Road, Gulberg, Lahore.
- 1.4 Pakistan Credit Rating Agency (PACRA) has maintained our the Bank's medium to long-term rating to "A+" and short-term rating as "A1" with stable outlook.

**2 BASIS OF PRESENTATION**

- 2.1 These condensed interim financial statements have been prepared in conformity with the format of interim financial statements prescribed by the State Bank of Pakistan (SBP) vide BPRD Circular No. 2 dated February 09, 2023.
- 2.2 The Bank provides financing through Shari'ah compliant financing products mainly through Murabaha, Istisna, Salam, Ijarah, Diminishing Musharaka and Running Musharaka. The Bank also provides refinance facilities under various refinance schemes of the State Bank of Pakistan including Islamic Export Refinance Scheme.
- 2.3 The purchases and sales arising under these arrangements are not reflected in these condensed interim financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon. The income on such Islamic financing is recognised in accordance with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. However, income, if any, received which does not comply with the principles of Islamic Shari'ah is recognised as charity payable if so directed by the Shari'ah Board of the Bank.

**3 STATEMENT OF COMPLIANCE**

- 3.1 These condensed interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of:
- International Accounting Standard (IAS) 34 "Interim Financial Reporting" and International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) as are notified under the Companies Act, 2017.
  - Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Act, 2017;
  - Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
  - Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).



## MCB Islamic Bank Ltd.

بائریکتے بیبنکاکت، بهاریکت ذمہ دارکت

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IAS 34, IFRS or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives shall prevail.

The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment Property' for banking companies through BSD Circular Letter No. 10 dated August 26, 2002 till further instructions. Further, the SECP has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banks through its notification S.R.O 411(I)/2008 dated April 28, 2008. The State Bank of Pakistan through BPRD Circular No. 04 of 2015 dated February 25, 2015 has deferred the applicability of Islamic Financial Accounting Standard-3 for Profit and Loss Sharing on Deposits (IFAS-3) issued by the Institute of Chartered Accountants of Pakistan (ICAP) and notified by the SECP, vide their SRO No. 571 of 2013 dated June 12, 2013 for Institutions offering Islamic Financial Services (IIFS). Accordingly, the requirements of these standards have not been considered in the preparation of these condensed interim financial statements.

The disclosures made in these condensed interim financial statements have been limited based on a format prescribed by the SBP vide BPRD Circular Letter No. 2 dated February 09, 2023 and the requirements of IAS 34 "Interim Financial Reporting". They do not include all the information and disclosures required in preparation of annual financial statements, and should be read in conjunction with the annual audited financial statements for the year ended December 31, 2024.

The Bank believes that there is no significant doubt on the Bank's ability to continue as a going concern. Therefore, the condensed interim financial statements have been prepared on a going concern basis.

### 3.2 Standards, interpretations of and amendments to accounting and reporting standards that are effective in the current period

There are certain new and amended standards, issued by International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after January 1, 2025 but are considered not to be relevant or do not have any material effect on the Bank's operations and therefore are not detailed in these financial statements.

### 3.3 Standards, interpretations of and amendments to approved accounting standards that are not yet effective

There are certain new and amended standards, issued by International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after January 01, 2025 but are considered not to be relevant or will not have any material effect on the Bank's financial statements except for:

- the new standard - IFRS 18 'Presentation and Disclosure in Financial Statements' (IFRS 18) (published in April 2024) with applicability date of January 1, 2027 by IASB. IFRS 18 is yet to be adopted in Pakistan. IFRS 18 when adopted and applicable shall impact the presentation of 'Statement of Profit and Loss Account' with certain additional disclosures in the financial statements.

## 4 BASIS OF MEASUREMENT

### 4.1 Accounting convention

These condensed interim financial statements have been prepared under the historical cost convention, except that certain classes of fixed assets are stated at revalued amounts and certain investments, foreign currency balances and commitments in respect of certain foreign exchange contracts have been marked to market and carried at fair value in accordance with the requirements of the SBP. In addition, obligations in respect of lease liabilities are carried at present value and right-of-use assets which are initially measured at an amount equal to the corresponding lease liability and depreciated over the respective lease terms.

### 4.2 Functional and presentation currency

These condensed interim financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency. The amounts are rounded off to the nearest thousand rupees except as stated otherwise.

**4.3 Measurement of fair values**

The Bank has an established control framework with respect to the measurement of fair values. The management regularly reviews significant observable and unobservable inputs and valuation adjustments. Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques. The valuation of financial assets and financial liabilities are categorized and disclosed in note 39.

**5 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS**

The significant judgments made by management in applying its accounting policies and the key sources of estimation uncertainty were the same as those applied to the financial statements of the Bank for the year ended December 31, 2024.

**6 MATERIAL ACCOUNTING POLICIES INFORMATION**

The accounting policies adopted in the preparation of these condensed interim financial statements are consistent with those applied in the preparation of the financial statements of the Bank for the year ended December 31, 2024 except for change mentioned below.

- 6.1** The Bank, in compliance with extended timelines prescribed in SBP's BPRD Circular Letter No. 16 dated July 29, 2024, and BPRD Circular Letter No. 01 dated January 22, 2025, had incorporated certain IFRS 9 related impacts in the last quarter of 2024. Therefore the condensed interim statement of profit and loss account (un-audited) for the nine months period ended September 30, 2024 has been restated to incorporate these impacts. The details are tabulated below:

Head	Impact	Rupees in '000	Description
Mark-up / return / interest earned	Increase	229,551	Fair value impact of subsidised Islamic Financing
Mark-up / return / interest earned	Increase	163,034	Fair value impact of staff loans
		392,585	
Mark-up / return / interest expensed	Increase	246,022	Fair value impact of subsidised borrowings
Operating expenses	Increase	163,034	Fair value impact of staff loans
		409,056	
Net Impact		<b>(16,471)</b>	

- 6.2** The State Bank of Pakistan (SBP), through BPRD Circular Letter No. 16 dated July 19, 2024 and BPRD Circular Letter No. 01 dated January 22, 2025, has introduced amendments and provided clarifications on the implementation timelines of IFRS 9 to address industry concerns and ensure compliance. These circulars offer guidance on the measurement of unquoted equity securities, modification accounting and the maintenance of general provisions beyond Expected Credit Losses (ECL).

In accordance with the directives outlined in the aforementioned circulars, the Bank has incorporated the prescribed treatment in these financial statements. Furthermore, SBP has permitted Islamic Banking Institutions (IBIs) to continue applying Islamic Financial Accounting Standards (IFAS) 1 and 2 for revenue recognition where applicable, while maintaining the existing accounting methodology for other Islamic products until further instructions are issued. Had IFRS 9 been fully adopted, the financial impact on the Bank would have amounted to Rs. 644 million.

Income on performing loans and debt securities is recognized on a time proportion basis or using the effective interest rate (EIR) method, in accordance with contractual terms and as permitted by SBP. However, through letter No. BPRD/RPD/822456/25 dated January 22, 2025, SBP has granted specific approval to the Bank for a deferred implementation of the EIR methodology.

**7 FINANCIAL RISK MANAGEMENT**

The financial risk management objectives and policies adopted by the Bank are consistent with those disclosed in the financial statements for the year ended December 31, 2024.

	Note	(Unaudited)	(Audited)
		September 30, 2025	December 31, 2024
<b>8 CASH AND BALANCES WITH TREASURY BANKS</b>		<b>Rupees in thousands</b>	
In hand			
- local currency		4,466,409	4,136,600
- foreign currencies		450,233	711,238
		<u>4,916,642</u>	<u>4,847,838</u>
With the State Bank of Pakistan in			
- local currency current account		12,686,911	12,029,270
- foreign currency current accounts			
cash reserve account	8.2	377,246	359,608
special cash reserve account	8.3	436,042	428,967
USD clearing account		133,028	63,223
		<u>946,316</u>	<u>851,798</u>
With National Bank of Pakistan in			
- local currency current account		698,500	401,311
Prize bonds	8.4	-	615
Less: Credit loss allowance held against cash and balances with treasury banks		(16,323)	(16,321)
Cash and balances with treasury banks - net of credit loss allowance		<u>19,232,046</u>	<u>18,114,511</u>

**8.1 CASH AND BALANCES WITH TREASURY BANKS- Particulars of credit loss allowance**

	(Unaudited)		(Audited)	
	September 30, 2025		December 31, 2024	
	Cash and Balance with Treasury Banks	Credit loss allowance held	Cash and Balance with Treasury Banks	Credit loss allowance held
	<b>Rupees in thousands</b>			
<b>Domestic</b>				
Impact of adoption of IFRS 9	-	-	-	(17,928)
Performing	946,316	(16,323)	851,798	1,607
Under performing	-	-	-	-
Non-performing				
Substandard	-	-	-	-
Doubtful	-	-	-	-
Loss	-	-	-	-
	<u>946,316</u>	<u>(16,323)</u>	<u>851,798</u>	<u>(16,321)</u>

**8.2** As per BSD Circular No. 15 dated June 21, 2008, cash reserve of 5% is required to be maintained with the SBP on deposits held under the New Foreign Currency Accounts Scheme (FE-25 deposits). This account is non-remunerative in nature.

**8.3** Special Cash Reserve of 6% is required to be maintained with the SBP on FE-25 deposits as specified in BSD Circular No. 15 dated June 21, 2008. This account is non-remunerative in nature.

**8.4** These represent the national prize bonds received from customers for onward surrendering to SBP. The Bank, as a matter of Shari'ah principle, does not deal in prize bonds.

9	BALANCES WITH OTHER BANKS	Note	(Unaudited)	(Audited)
			September 30, 2025	December 31, 2024
			Rupees in thousands	
In Pakistan				
	- current account		65,709	26,007
	- deposit account		140,019	1,629
Outside Pakistan				
	- current account		1,986,894	937,692
	Less: Credit loss allowance held against balances with other banks	9.1	(1,017)	(3,235)
Balances with other banks - net of credit loss allowance			<u>2,191,605</u>	<u>962,093</u>

**9.1 Balances with other banks- Particulars of credit loss allowance**

	(Unaudited)		(Audited)	
	September 30, 2025		December 31, 2024	
	Balances with other banks	Credit loss allowance held	Balances with other banks	Credit loss allowance held
Rupees in thousands				
<b>Domestic</b>				
Impact of adoption of IFRS 9	-	-	-	(4,025)
Performing Stage 1	2,192,622	(1,017)	965,328	790
Under performing Stage 2	-	-	-	-
Non-performing Stage 3	-	-	-	-
Substandard	-	-	-	-
Doubtful	-	-	-	-
Loss	-	-	-	-
	<u>2,192,622</u>	<u>(1,017)</u>	<u>965,328</u>	<u>(3,235)</u>

10	DUE FROM FINANCIAL INSTITUTIONS	Note	(Unaudited)	(Audited)
			September 30, 2025	December 31, 2024
			Rupees in thousands	
Musharaka arrangements				
	Bai mu'ajjal		3,241,138	-
	Less: Credit loss allowance held against due from financial institution	10.1	-	-
			<u>3,241,138</u>	<u>2,000,000</u>

**10.1 Due from FIs- Particulars of credit loss allowance**

	(Unaudited)		(Audited)	
	September 30, 2025		December 31, 2024	
	Due from FIs	Credit loss allowance held	Due from FIs	Credit loss allowance held
Rupees in thousands				
<b>Domestic</b>				
Impact of adoption of IFRS 9	-	-	-	(1)
Reversal of expected credit loss	-	-	-	1
Performing Stage 1	3,241,138	-	2,000,000	-
Under performing Stage 2	-	-	-	-
Non-performing Stage 3	-	-	-	-
Substandard	-	-	-	-
Doubtful	-	-	-	-
Loss	-	-	-	-
	<u>3,241,138</u>	<u>-</u>	<u>2,000,000</u>	<u>-</u>

**11 INVESTMENTS**
**11.1 Investments by type:**
**September 30, 2025 (Unaudited)**

	Cost / Amortised cost	Credit loss allowance	Surplus / (Deficit)	Carrying Value
<b>Rupees in thousands</b>				
<b>FVTPL</b>				
Federal Government securities	335,685	-	-	335,685
Non Government securities	670,000	-	1,213	671,213
Shares	74,503	-	9,221	83,724
	1,080,188	-	10,434	1,090,622
<b>FVTOCI</b>				
Federal Government securities	125,264,262	-	1,070,101	126,334,363
Non Government securities	500,000	-	-	500,000
	125,764,262	-	1,070,101	126,834,363
<b>Amortised cost</b>				
Federal Government securities	28,197,426	-	-	28,197,426
	28,197,426	-	-	28,197,426
<b>Total Investments</b>	155,041,876	-	1,080,535	156,122,411

**December 31, 2024 (Audited)**

	Cost / Amortised cost	Credit loss allowance	Surplus / (Deficit)	Carrying Value
<b>Rupees in thousands</b>				
<b>FVTPL</b>				
Federal Government securities	-	-	-	-
Non Government securities	670,000	-	(8,867)	661,133
Shares	-	-	-	-
	670,000	-	(8,867)	661,133
<b>FVTOCI</b>				
Federal Government securities	115,515,825	-	2,206,516	117,722,341
Non Government securities	-	-	-	-
	115,515,825	-	2,206,516	117,722,341
<b>Amortised cost</b>				
Federal Government securities	28,212,727	-	-	28,212,727
	28,212,727	-	-	28,212,727
<b>Total Investments</b>	144,398,552	-	2,197,649	146,596,201

11.1.1 The market value of investments given as collateral as at September 30, 2025 is Nil (December 31, 2024: Rs. 6,134.85 million).

11.1.2 The market value of securities measured at amortized cost as at September 30, 2025 amounted to Rs. 28,824 million (December 31, 2024: Rs. 29,165 million).

	Note	Performing		Non performing		Total	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
		Rupees in thousands					
Murabaha	12.1	20,864,295	17,966,225	46,456	46,456	20,910,751	18,012,681
Musawamah	12.2	1,779,784	531,196	-	-	1,779,784	531,196
Istisna	12.3	13,847,741	8,928,030	414,461	510,679	14,262,202	9,438,709
Salam		99,998	-	-	-	99,998	-
Ijarah	12.4	2,161,394	1,514,883	1,629	2,388	2,163,023	1,517,271
Running Musharaka	12.5	37,289,467	44,233,477	353,210	200,000	37,642,677	44,433,477
Diminishing Musharaka	12.6	35,623,356	30,956,613	1,730,179	1,829,033	37,353,535	32,785,646
Staff Finance	12.7	1,679,508	1,529,774	-	-	1,679,508	1,529,774
Bai Mu'ajjal		-	14,350,949	-	-	-	14,350,949
Forced Qard		-	-	-	-	-	-
<b>Islamic financing and related assets - gross</b>		<b>113,345,543</b>	<b>120,011,147</b>	<b>2,545,935</b>	<b>2,588,556</b>	<b>115,891,478</b>	<b>122,599,703</b>
Less: Credit loss allowance / provision against islamic financing and related assets							
- Stage 1		(130,356)	(595,926)	-	-	(130,356)	(595,926)
- Stage 2		(355,145)	(437,561)	-	-	(355,145)	(437,561)
- Stage 3		-	-	(2,310,171)	(1,930,779)	(2,310,171)	(1,930,779)
- General		(659,880)	(282,294)	-	-	(659,880)	(282,294)
- Specific		-	-	-	-	-	-
12.10		(1,145,381)	(1,315,781)	(2,310,171)	(1,930,779)	(3,455,552)	(3,246,560)
<b>Islamic financing and related assets - net of credit loss allowance / provisions</b>		<b>112,200,162</b>	<b>118,695,366</b>	<b>235,764</b>	<b>657,777</b>	<b>112,435,926</b>	<b>119,353,143</b>

	(Unaudited)	(Audited)
	September 30, 2025	December 31, 2024
	Rupees in thousands	
<b>12.1 Murabaha</b>		
- Murabaha financing	9,511,762	8,359,749
- Murabaha inventory	10,288,157	9,372,948
- Advances against Murabaha financing	1,040,832	209,984
- Advances against Murabaha financing - Islamic Export Refinance Scheme (IERS)	70,000	70,000
- Murabaha financing - Islamic Export Refinance Scheme (IERS)	-	-
- Murabaha inventory - Islamic Refinancing Scheme for Payment of Wages and Salaries (IRSPWS)	-	-
	<b>20,910,751</b>	<b>18,012,681</b>
<b>12.2 Musawamah</b>		
- Musawamah Financing	1,812,246	547,951
- Deferred Musawamah Income	(32,462)	(16,755)
- Musawamah inventory	-	-
	<b>1,779,784</b>	<b>531,196</b>
<b>12.3 Istisna</b>		
- Istisna financing	2,061,842	1,973,927
- Istisna inventory	4,436,701	622,541
- Advances against Istisna financing	7,538,659	6,800,241
- Istisna financing - Islamic Export Refinance Scheme (IERS)	-	26,370
- Advances against Istisna financing - Islamic Export Refinance Scheme (IERS)	225,000	15,630
	<b>14,262,202</b>	<b>9,438,709</b>



# MCB Islamic Bank Ltd.

باپرکت سے بینکارے، ہمارے ذمہ دارے

	(Unaudited)	(Audited)
	September 30,	December 31,
	2025	2024
	Rupees in thousands	
<b>12.4 Ijarah financing and related assets</b>		
- Net book value of assets in Ijarah under IFAS 2	1,484,551	1,459,709
- Advances against Ijarah	678,472	57,562
	<u>2,163,023</u>	<u>1,517,271</u>
<b>12.5 Running Musharaka</b>		
- Running Musharaka financing	35,439,677	41,463,477
- Running Musharaka financing - Islamic Export Refinance Scheme (IERS)	2,203,000	2,970,000
	<u>37,642,677</u>	<u>44,433,477</u>
<b>12.6 Diminishing Musharaka</b>		
- Diminishing Musharaka financing	32,387,141	26,113,514
- Diminishing Musharaka financing - Islamic Refinancing Scheme for Payment of Wages and Salaries (IRSPWS)	-	-
- Advances against Diminishing Musharaka financing	4,966,394	6,596,859
- Advances against Diminishing Musharaka - Islamic Long Term Financing Facility (LTFF)	-	-
- Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility (ITERF) for Plant and Machinery	-	75,273
	<u>37,353,535</u>	<u>32,785,646</u>
<b>12.7 Staff finance</b>		
- Staff vehicle finance under Diminishing Musharaka	788,664	631,855
- Staff Solar Finance	18,127	18,847
- Staff housing finance under Diminishing Musharaka	872,717	879,072
	<u>1,679,508</u>	<u>1,529,774</u>
<b>12.8 Particulars of Islamic financing and related assets - gross</b>		
In local currency	115,891,478	122,599,703
In foreign currency	-	-
	<u>115,891,478</u>	<u>122,599,703</u>
<b>12.8.1 Advances to Women, Women-owned and Managed Enterprises</b>		
Women	1,094,315	858,602
Women Owned and Managed Enterprises	253,517	415,839
	<u>1,347,832</u>	<u>1,274,441</u>
<b>12.8.2</b> Gross loans disbursed to women Rs. 2,029.189 million (December 31, 2024: Rs. 1,817.753 million), women-owned and managed enterprises Rs. 4,424.407 million (December 31, 2024: Rs. 4,370.195 million).		



# MCB Islamic Bank Ltd.

بائے کتے بیئکارک، ہمارکے ذمہ دارکے

12.9 Islamic financing and related assets include Rs. 2,545.935 million (December 31, 2024: Rs. 2,588.556 million) which have been placed under non-performing / stage 3 status as detailed below:

Category of Classification - Stage 3 under IFRS 9	(Unaudited)		(Audited)	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Non-performing Islamic financing and related assets	Credit loss allowance	Non-performing Islamic financing and related assets	Credit loss allowance
Rupees in thousands				
Domestic				
Other Assets Especially Mentioned (OAEM)	20,096	14,445	14,366	9,568
Substandard	424,462	418,888	36,410	21,516
Doubtful	15,812	10,668	479,181	387,593
Loss	2,085,565	1,866,170	2,058,599	1,512,102
	2,545,935	2,310,171	2,588,556	1,930,779

12.10 Particulars of credit loss allowance against Islamic financing and related assets

	September 30, 2025 (Unaudited)					December 31, 2024 (Audited)				
	Stage 1	Stage 2	Stage 3	General	Total	Stage 1	Stage 2	Stage 3	General	Total
Rupees in thousands										
Opening balance	595,926	437,561	1,930,779	282,294	3,246,560	-	-	745,250	542,951	1,288,201
Impact of adoption of IFRS-9	-	-	-	-	-	296,995	593,954	1,059,178	(542,951)	1,407,176
Charge for the period / year	87,893	259,719	452,733	377,586	1,177,931	494,743	99,242	709,934	282,294	1,586,213
Reversals	(553,463)	(342,135)	(73,341)	-	(968,939)	(195,812)	(255,635)	(583,583)	-	(1,035,030)
	(465,570)	(82,416)	379,392	377,586	208,992	298,931	(156,393)	126,351	282,294	551,183
Amounts written off	-	-	-	-	-	-	-	-	-	-
Closing balance	130,356	355,145	2,310,171	659,880	3,455,552	595,926	437,561	1,930,779	282,294	3,246,560

12.11 Particulars of credit loss allowance

12.11.1 Islamic financing and related assets- Credit loss allowance

	September 30, 2025 (Unaudited)					December 31, 2024 (Audited)				
	Stage 1	Stage 2	Stage 3	General	Total	Stage 1	Stage 2	Stage 3	General	Total
Opening balance	595,926	437,561	1,930,779	282,294	3,246,560	-	-	745,250	542,951	1,288,201
Impact of adoption of IFRS-9	-	-	-	-	-	296,995	593,954	1,059,178	(542,951)	1,407,176
New advances	65,830	22,306	28,102	-	116,238	453,544	30,385	481,151	-	965,080
Derogised or repaid / reversal of provision	(250,587)	(18,290)	(30,071)	-	(298,948)	(137,673)	(46,759)	(577,597)	-	(762,029)
Transfer to Stage 1 / charge for the year	1,227	(1,227)	-	377,586	377,586	8,627	(8,567)	(60)	282,294	282,294
Transfer to Stage 2	(32,417)	32,556	(139)	-	-	(57,713)	58,043	(330)	-	-
Transfer to Stage 3	(25,967)	(387,982)	413,949	-	-	(26,186)	(202,596)	228,782	-	-
	(241,914)	(352,637)	411,841	377,586	194,876	240,599	(169,494)	131,946	282,294	485,345
Amounts written off	-	-	-	-	-	-	-	-	-	-
Changes in risk parameters	(223,656)	270,221	(32,449)	-	14,116	58,332	13,101	(5,595)	-	65,838
Closing balance	130,356	355,145	2,310,171	659,880	3,455,552	595,926	437,561	1,930,779	282,294	3,246,560

12.11.2 Islamic Financing and related assets - Category of Classification

	(Unaudited)		(Audited)	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Gross amount	Credit loss allowance / General Provision held	Gross amount	Credit loss allowance / General Provision held
Domestic				
Performing Stage 1	88,782,451	130,356	113,970,982	595,926
Underperforming Stage 2	24,563,092	355,145	6,040,164	437,561
Non-Performing Stage 3				
OAEM	20,096	14,445	14,366	9,568
Substandard	424,462	418,888	36,410	21,516
Doubtful	15,812	10,668	479,181	387,593
Loss	2,085,565	1,866,170	2,058,599	1,512,102
	2,545,935	2,310,171	2,588,556	1,930,779
	115,891,478	2,795,672	122,599,702	2,964,266

12.12 State Bank of Pakistan vide BSD Circular No. 02 dated January 27, 2009, BSD Circular No. 10 dated October 20, 2009, BSD Circular No. 02 of 2010 dated June 03, 2010 and BSD Circular No. 01 of 2011 dated October 21, 2011 has allowed benefit of Forced Sale Value (FSV) of Plant & Machinery under charge, pledged stock and mortgaged residential, commercial & industrial properties (land and building only) held as collateral against NPLs for five years from the date of classification. Had the benefit not been taken by the Bank, the specific provision against non-performing Islamic financing and related assets would have been higher by Rs. 169.838 million (December 31, 2024: Rs. 531.299 million). The additional benefit on the Bank's profit and loss account arising from availing the FSV benefit - net of tax amounts to Rs. 79.824 million (December 31, 2024: Rs. 255.02 million). However, the additional impact on profitability arising from availing the benefit of forced sales value is not available for payment of cash or stock dividends to shareholders.

12.13 In addition, the Bank has also maintained an unencumbered general provision of Rs. 659.88 million (December 31, 2024: Rs. 282.29 million) against financing made in accordance with the prevailing circumstances. This general provision is in addition to the requirements of Prudential Regulations.

	Note	(Unaudited)	(Audited)
		September 30, 2025	December 31, 2024
<b>13 PROPERTY AND EQUIPMENT</b>		<b>Rupees in thousands</b>	
Capital work-in-progress	13.1	1,406,187	483,905
Property and equipment		4,476,804	4,707,212
		<u>5,882,991</u>	<u>5,191,117</u>
<b>13.1 Capital work-in-progress</b>			
Civil works		255,095	101,555
Advance to suppliers and contractors		880,623	156,019
Electrical and computer equipment		270,469	226,331
		<u>1,406,187</u>	<u>483,905</u>
		(Unaudited)	(Unaudited)
		September 30, 2025	September 30, 2024
		<b>Rupees in thousands</b>	
<b>13.2 Additions to property and equipment</b>			
The following additions have been made to property & equipments during the period:			
Capital work-in-progress		825,605	554,036
<b>Property and equipment</b>			
Freehold land		-	125
Building on freehold land		6,556	9,451
Leasehold improvements		64,762	67,989
Furniture and fixtures		16,215	51,920
Electrical, office and computer equipment		173,844	312,000
Vehicles		-	9,746
		261,377	451,231
		<u>1,086,982</u>	<u>1,005,267</u>
<b>13.3 Disposal of property and equipment</b>			
The net book value of property & equipments disposed off during the period is as follows:			
Furniture and fixtures		165	6
Electrical, office and computer equipment		123	207
Vehicles		-	-
		<u>288</u>	<u>213</u>
		(Unaudited)	(Audited)
		September 30, 2025	December 31, 2024
		<b>Rupees in thousands</b>	
<b>14 RIGHT-OF-USE ASSETS</b>			
Cost at the start of period / year		5,057,777	4,129,982
Accumulated Depreciation		(2,701,959)	(2,102,191)
Net carrying amount at the start of period/ year		<u>2,355,818</u>	<u>2,027,791</u>
Addition during the period / year		504,141	971,449
Deletion during the period / year		-	(11,943)
Depreciation charge for the period / year		(563,481)	(631,479)
Net carrying amount at the end of the period / year		<u>2,296,478</u>	<u>2,355,818</u>
Useful life		<u>5- 10 years</u>	<u>5- 10 years</u>
<b>15 INTANGIBLE ASSETS</b>			
Advance against purchase of software		1,143,898	692,983
Computer software		306,589	351,105
		<u>1,450,487</u>	<u>1,044,088</u>

(Unaudited)                      (Unaudited)  
 September 30,                      September 30,  
 2025                                      2024

Rupees in thousands

**15.1 Additions to intangible assets**

The following additions have been made to intangible assets during the period:

Capital work-in-progress	358,944	580,562
Directly purchased	6,451	62,703
	365,395	643,265

**16 DEFERRED TAX ASSETS / (LIABILITY) - NET**

September 30, 2025 (Unaudited)

At Jan 01, 2025	Recognised in P&L A/C	Recognised in OCI	At September 30, 2025
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Rupees in thousands

**Deductible temporary difference**

Credit loss allowance against Islamic financing and related assets, balances with other banks, due from financial institutions and off balance sheet obligations

1,229,238	12,900	-	1,242,138

Deferred Tax on IFRS-16

-	526,148	-	526,148
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Workers Welfare Fund

263,420	41,065	-	304,485
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1,492,658	580,113	-	2,072,771
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**Taxable temporary difference**

Surplus on revaluation of property & equipments

(99,326)	1,698	-	(97,628)
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Surplus on revaluation of investments

(1,147,388)	-	590,935	(556,453)
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Accelerated tax depreciation

(215,147)	61,907	-	(153,240)
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(1,461,861)	63,605	590,935	(807,321)
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30,797	643,718	590,935	1,265,450
--------	---------	---------	-----------

December 31, 2024 (Audited)

At Jan 01, 2024	Recognised in P&L A/C	Recognised in OCI	At Dec 31, 2024
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Rupees in thousands

**Deductible temporary difference**

Credit loss allowance against Islamic financing and related assets, balances with other banks and off balance sheet

2,686	348,304	878,248	1,229,238
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Workers Welfare Fund

154,378	109,042	-	263,420
---------	---------	---	---------

157,064	457,346	878,248	1,492,658
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**Taxable temporary difference**

Surplus on revaluation of property and equipment

(95,730)	2,265	(5,861)	(99,326)
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Surplus on revaluation of investments

(449,734)	-	(697,654)	(1,147,388)
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Accelerated tax depreciation

(56,891)	(158,256)	-	(215,147)
----------	-----------	---	-----------

(602,355)	(155,991)	(703,515)	(1,461,861)
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(445,291)	301,355	174,733	30,797
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		(Unaudited) September 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
<b>17 OTHER ASSETS</b>	<b>Note</b>		
Profit / return accrued in local currency		7,757,398	7,249,755
Advances, deposits, advance rent and other prepayments		1,604,782	1,233,908
Advance taxation (payments less provisions)		-	25,135
Branch adjustment account		442,665	370,000
Clearing and settlement accounts		1,086,414	603,064
Receivable under home remittances		18,967	19,762
Un-realized mark to market gain on forward foreign exchange contracts		216,756	-
Acceptances	23	958,489	1,612,699
Others		763,691	656,662
		<u>12,849,162</u>	<u>11,770,985</u>
Less: Credit loss allowance held against other assets	17.1	<u>(32,671)</u>	<u>(75,125)</u>
		<u>12,816,491</u>	<u>11,695,860</u>
<b>17.1 Credit loss allowance held against other assets</b>			
Advances, deposits, advance rent & other prepayments	17.1.1	<u>32,671</u>	<u>75,125</u>
<b>17.1.1 Movement in credit loss allowance held against other assets</b>			
Opening balance		75,125	-
Impact of adopting IFRS 9		-	87,483
Charge / (reversals) during the period / year		(42,454)	(12,358)
Amount written off		-	-
Closing balance		<u>32,671</u>	<u>75,125</u>
<b>18 CONTINGENT ASSETS</b>			
There were no contingent assets of the Bank as at September 30, 2025 (December 31, 2024: Nil).			
<b>19 BILLS PAYABLE</b>			
In Pakistan		2,095,964	11,594,493
Outside Pakistan		-	-
		<u>2,095,964</u>	<u>11,594,493</u>
<b>20 DUE TO FINANCIAL INSTITUTIONS</b>			
<b>Details of due to financial institutions - Secured / Unsecured</b>			
<b>Secured</b>			
Musharaka with the State Bank of Pakistan -			
Islamic Export Refinance Scheme (IERS)		2,388,000	3,005,721
Investment under - Islamic Long Term Financing Facility (ILTF)		1,535,150	1,712,675
Investment under - Islamic			
Temporary Economic Refinancing Facility (ITERF) for Plant and Machinery		959,059	1,855,531
Investment under - Islamic			
Financing Facility for Renewable Energy (IFRE)		229,335	337,356
Investment under - Islamic			
Financing Facility for storage of agriculture produce (IFFSAP)		21,065	-
Investment under Shariah Compliant Open Market Operation		-	6,072,476
<b>Unsecured</b>			
Musharaka arrangements with financial institutions		24,150,000	35,237,500
Musharaka arrangements with other institution		184,551	201,034
Overdrawn nostro accounts		304,924	-
		<u>29,772,084</u>	<u>48,422,293</u>

**21 DEPOSITS AND OTHER ACCOUNTS**

	September 30, 2025 (Unaudited)			December 31, 2024 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
<b>Rupees in thousands</b>						
<b>Customers</b>						
Current deposits - non-remunerative	74,175,022	3,526,467	77,701,489	56,768,093	2,896,728	59,664,821
Savings deposits	83,542,134	1,206,149	84,748,283	79,933,904	1,723,078	81,656,982
Term deposits	33,205,239	2,111,540	35,316,779	42,577,032	1,040,741	43,617,773
Others	15,330,432	-	15,330,432	5,062,483	-	5,062,483
	206,252,827	6,844,156	213,096,983	184,341,512	5,660,547	190,002,059
<b>Financial Institutions</b>						
Current deposits - non-remunerative	378,572	-	378,572	383,026	-	383,026
Savings deposits	33,798,535	-	33,798,535	18,718,496	-	18,718,496
Term deposits	80,000	-	80,000	5,000	-	5,000
	34,257,107	-	34,257,107	19,106,522	-	19,106,522
	<u>240,509,934</u>	<u>6,844,156</u>	<u>247,354,090</u>	<u>203,448,034</u>	<u>5,660,547</u>	<u>209,108,581</u>

	(Unaudited)	(Audited)
	September 30, 2025	December 31, 2024
<b>22 LEASE LIABILITIES</b>		
<b>Rupees in thousands</b>		
Outstanding amount at the start of the period / year	3,018,262	2,636,096
Addition during the period / year	504,141	971,449
Disposed off during the period / year	-	(19,747)
Payment of lease liability against right of use asset	(772,350)	(942,581)
Unwinding of lease liability against right of use asset	<u>312,266</u>	<u>373,045</u>
Outstanding amount at the end of the period / year	<u>3,062,319</u>	<u>3,018,262</u>
<b>22.1 Liabilities Outstanding</b>		
Not later than one year	723,203	618,661
Later than one year and upto five years	1,842,161	1,935,201
Over five years	<u>496,955</u>	<u>464,400</u>
Total at the year end	<u>3,062,319</u>	<u>3,018,262</u>

23 OTHER LIABILITIES	Note	(Unaudited)	(Audited)
		September 30, 2025	December 31, 2024
Rupees in thousands			
Profit / return payable in local currency	23.1	2,188,770	3,361,903
Profit / return payable in foreign currencies		12,745	12,948
Accrued expenses		1,067,394	1,283,573
Current taxation (provision less payments)		521,119	-
Unearned income		104,260	170,974
Acceptances	17	958,489	1,612,699
Advance receipt against Islamic financing and related assets		72,754	56,669
Charity fund balance		24,088	26,310
Security deposits against Ijarah financing		937,355	809,538
Withholding tax, Federal Excise Duty and other payable		58,011	45,334
Unrealized mark to market loss on forward foreign exchange contracts		-	114,359
Credit loss allowance against off-balance sheet obligations	23.2	51,821	84,271
Workers Welfare Fund		586,607	507,635
Others		923,449	1,167,780
		<u>7,506,862</u>	<u>9,253,993</u>

23.1 It includes Rs. 64.418 million (December 31, 2024: Rs. 128.049 million) in respect of profit / return accrued on Musharaka with SBP under Islamic Export Refinance Scheme and Rs 70.575 million (December 31, 2024: Rs 98.110 million) in respect of return accrued on acceptances from the SBP under various Islamic Refinance Schemes.

23.2 Credit loss allowance against off-balance sheet obligations	(Unaudited)	(Audited)
	September 30, 2025	December 31, 2024
Rupees in thousands		
Opening balance	84,271	-
Impact of adoption of IFRS 9	-	77,675
Charge for the period / year	(32,450)	6,596
Reversals	-	-
	(32,450)	6,596
Amount written off	-	-
Closing balance	<u>51,821</u>	<u>84,271</u>

**24 SHARE CAPITAL**
**Authorised capital**

(Unaudited)	(Audited)		(Unaudited)	(Audited)
September 30, 2025	December 31, 2024		September 30, 2025	December 31, 2024
Number of shares				
<u>2,000,000,000</u>	<u>2,000,000,000</u>	Ordinary shares of Rs. 10/- each	<u>20,000,000</u>	<u>20,000,000</u>

**24.1 Issued, subscribed and paid up capital**

Number of shares				
		Fully paid in cash		-
1,555,000,000	1,555,000,000	Balance at beginning of the period / year	15,550,000	15,550,000
-	-	Issued during the period / year	-	-
<u>1,555,000,000</u>	<u>1,555,000,000</u>	Balance at end of the period / year	<u>15,550,000</u>	<u>15,550,000</u>

24.2 The Bank's shares are 100 % ( December 31, 2024: 100%) held by MCB Bank Limited (MCB) - the parent company and its nominee Directors.

		(Unaudited) September 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
<b>25</b>	<b>RESERVES</b>		
	Statutory reserves	2,616,700	2,276,220
<b>25.1</b>	Statutory reserve represents amount set aside as per the requirements of section 21 of the Banking Companies Ordinance, 1962.		
		(Unaudited) September 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
<b>26</b>	<b>SURPLUS ON REVALUATION OF ASSETS - NET OF TAX</b>		
	Surplus arising on revaluation of:		
	- Property and equipment	554,661	557,927
	- Securities measured at FVTOCI - Debt Securities	1,070,101	2,206,516
	- Securities measured at FVTOCI - Equity securities	-	-
		1,624,762	2,764,443
	Deferred tax on surplus on revaluation of:		
	- Property and equipment	(97,628)	(99,326)
	- Securities measured at FVTOCI - Debt Securities	(556,453)	(1,147,388)
	- Securities measured at FVTOCI - Equity securities	-	-
		(654,081)	(1,246,714)
		970,681	1,517,729
<b>27</b>	<b>CONTINGENCIES AND COMMITMENTS</b>		
	Guarantees	31,900,896	26,352,135
	Commitments	70,039,752	32,704,291
	Other contingent liabilities	118,263	1,114,251
		102,058,911	60,170,677
<b>27.1</b>	<b>Guarantees</b>		
	Performance guarantees	12,917,172	11,647,516
	Other guarantees	18,983,724	14,704,619
		31,900,896	26,352,135
<b>27.2</b>	<b>Commitments</b>		
	Documentary credits and short-term trade-related transactions		
	Letters of credit	22,561,913	14,443,462
	Commitments in respect of:		
	Forward foreign exchange contracts	45,302,998	14,993,231
	Commitments for acquisition of:		
	Intangible assets	476,741	312,828
	Property & equipments	205,798	155,336
	Other commitments	1,492,302	2,799,434
		70,039,752	32,704,291
<b>27.2.1</b>	<b>Commitments in respect of forward foreign exchange contracts</b>		
	Purchase	23,541,038	9,344,175
	Sale	21,761,960	5,649,056
		45,302,998	14,993,231



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		(Unaudited) September 30, 2025	(Audited) December 31, 2024
<b>27.2.2</b>	<b>Other commitments</b>		
		<b>Rupees in thousands</b>	
	Commitments to extend financing	27.2.2.1 <u>1,492,302</u>	<u>2,799,434</u>
<b>27.2.2.1</b>	These represent commitments that are irrevocable because they cannot be withdrawn at the discretion of the Bank without the risk of incurring significant penalty or expense.		
<b>27.2.2.2</b>	Other than those stated above, the Bank makes commitment(s) to extend credit in the normal course of business including related parties but these being revocable commitments do not attract any penalty or expense if the facility is unilaterally withdrawn.		
		(Unaudited) September 30, 2025	(Audited) December 31, 2024
<b>27.3</b>	<b>Other contingent liabilities</b>	<b>Rupees in thousands</b>	
	Claims against the Bank not acknowledged as debt	<u>118,263</u>	<u>1,114,251</u>
	This includes claim by different parties against the bank amounting to Rs. 111.0 million (December 31, 2024: Rs. 688.431 million) which is pending before the court. Based on legal advice and / or internal assessments, management is confident that the matters will be decided in the Bank's favour and the possibility of any adverse outcome is remote. Accordingly, no provision has been made in these condensed interim financial statements.		
<b>27.3.1</b>	The Income Tax Department has amended the deemed assessment for Tax Year 2019 and disallowed certain expenses, resulting in a tax impact of Rs. 425.51 million (2024: Nil). The Bank has filed an appeal before the Commissioner Inland Revenue (Appeals) against the said order. The management is confident that the disallowance will be reversed by the appellate authorities. Accordingly, no provision has been recognized in the financial statements in this regard.		
	The Tax Authority has initiated proceedings under Sections 161 and 205 of the Income Tax Ordinance, 2001 for Tax Year 2019 and raised an arbitrary demand of Rs. 16.179 million (2024: Rs. Nil). The Bank has filed an appeal before the Commissioner Inland Revenue (Appeals) against the said demand. The management believes that the demand is unjustified and expects a favorable outcome. Therefore, no provision has been made in the financial statements.		
	The Punjab Revenue Authority has issued an order under the Punjab Sales Tax on Services Act, 2012, raising an aggregate demand of Rs. 177.57 million (2024: Rs. 177.57 million). The Bank has filed appeals before the relevant appellate authorities, which are currently pending adjudication. The management is confident of a favorable outcome. Consequently, no provision has been recognized against this demand.		
		(Unaudited) September 30, 2025	(Unaudited) September 30, 2024 (Restated)
<b>28</b>	<b>PROFIT / RETURN EARNED</b>	<b>Rupees in thousands</b>	
	Financing	9,323,114	14,703,283
	Investments in securities	13,434,287	20,835,715
	Musharaka arrangements with financial institutions	127,923	336,129
	Deposits with financial institutions	2,485	1,075
	IFRS 9 adjustment for staff loan-notional	<u>40,030</u>	<u>163,034</u>
		<u>22,927,839</u>	<u>36,039,236</u>
<b>28.1</b>	<b>Profit / return earned recorded on financial assets measured at:</b>		
	Financial assets measured at amortised cost	12,163,388	20,576,446
	Financial assets measured at Fair Value Through OCI	10,764,352	15,461,630
	Financial assets measured at Fair Value Through P&L	<u>99</u>	<u>1,160</u>
		<u>22,927,839</u>	<u>36,039,236</u>

		(Unaudited) September 30, 2025	(Unaudited) September 30, 2024 (Restated)
	Note	Rupees in thousands	
<b>29</b>	<b>PROFIT / RETURN EXPENSED</b>		
	Deposits and other accounts	9,568,181	19,449,548
	Musharaka and other arrangements with the State Bank of Pakistan	750,866	1,697,060
	Musharaka arrangements with other financial institutions	1,546,674	1,717,448
	Musharaka arrangements with other institutions	21,743	23,038
	Unwinding of lease liability against right-of-use asset	312,266	269,182
	Deferred bonus	2,365	2,510
		<u>12,202,095</u>	<u>23,158,786</u>
<b>30</b>	<b>FEE AND COMMISSION INCOME</b>		
	Branch banking customer fees	14,943	18,109
	Consumer finance related fees	22,736	12,460
	Card related fees	339,336	249,248
	Credit related fees	27,384	43,637
	Digital banking fees	101,523	64,351
	Commission on trade	164,094	139,051
	Commission on guarantees	76,052	62,410
	Commission on cash management	39,014	20,723
	Commission on remittances including home remittances	47,710	34,201
	Commission on banca takaful	52,891	31,621
	Locker rent	25,578	18,593
	Others	2,104	909
		<u>913,365</u>	<u>695,313</u>
<b>31</b>	<b>GAIN / (LOSS) ON SECURITIES</b>		
	Realised	292,913	56,766
	Unrealised - Reclassification due to business model and SPPI assessment	19,301	-
	Unrealised - Measured at FVTPL	-	(4,181)
		<u>312,214</u>	<u>52,585</u>
<b>31.1</b>	<b>Realised Gains - net on:</b>		
	Federal Government Securities - Sukuk certificates	5,912	56,766
	Shares	287,001	-
		<u>292,913</u>	<u>56,766</u>
<b>32</b>	<b>OTHER INCOME</b>		
	Rental income	-	-
	Gain on sale of property & equipments	815	22,069
	Fees and charges recovered	6,823	11,149
	Commission on arrangement with financial institutions	134,010	187,564
	Gain on termination of lease liability against right of use assets	-	5,569
	Gain on conversion of Ijarah agreements	4,991	7,990
		<u>146,639</u>	<u>234,341</u>

	(Unaudited) September 30, 2025	(Unaudited) September 30, 2024 (Restated)
<b>33 OPERATING EXPENSES</b>	<b>Rupees in thousands</b>	
<b>Total compensation expense</b>	4,014,124	3,511,831
<b>Property expense</b>		
Rent and taxes	132,359	72,253
Takaful expenses	37,578	33,950
Utilities cost	314,359	302,842
Security (including guards)	490,703	360,991
Repairs and maintenance (including janitorial charges)	236,320	192,840
Depreciation on right-of-use assets	563,481	451,413
Depreciation	386,733	301,344
	2,161,533	1,715,633
<b>Information technology expenses</b>		
Software maintenance	311,716	325,673
Hardware maintenance	80,501	36,814
Takaful expenses	4,948	2,015
Depreciation	182,613	125,448
Amortization	77,302	151,154
Network charges	150,440	151,523
	807,520	792,627
<b>Other operating expenses</b>		
Directors' fees and allowances	7,800	13,700
Fees and allowances to Shari'ah Board	13,551	12,166
Legal and professional charges	52,695	57,076
Takaful expenses	192,229	150,939
Fee and subscription	3,112	3,779
Outsourced services costs	199,977	144,100
Travelling and conveyance	169,415	171,915
Repairs and maintenance of vehicles	6,580	4,810
NIFT clearing charges	42,554	31,594
Brokerage, commission and bank charges	38,710	37,115
Depreciation	21,258	18,419
Training and development	22,678	16,644
Postage and courier charges	49,809	39,573
Communication	175,898	119,097
Stationery and printing	141,406	141,772
Marketing, advertisement and publicity	209,283	74,174
Auditors' remuneration	16,636	16,448
Entertainment	80,914	72,395
Others	192,982	122,592
	1,637,487	1,248,308
	<u>8,620,664</u>	<u>7,268,399</u>



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		(Unaudited) September 30, 2025	(Unaudited) September 30, 2024 (Restated)
	Note	Rupees in thousands	
<b>34</b>	<b>OTHER CHARGES</b>		
	Penalties imposed by the State Bank of Pakistan	5,403	2,371
		<u>5,403</u>	<u>2,371</u>
<b>35</b>	<b>CREDIT LOSS ALLOWANCE &amp; WRITE OFFS - NET</b>		
	Credit loss allowance (reversal) / charge against cash and balances with treasury banks	2	(414)
	Credit loss allowance charge / (reversal) against balances with other banks	(2,219)	(3,467)
	Credit loss allowance reversal against off balance sheet obligations	(32,450)	-
	Credit loss allowance charge / (reversal) against due from financial institutions	10.1 (1)	(117)
	Charge against general provision	377,586	-
	Credit loss allowance (reversal) / charge against Islamic financing and related assets	12.10 (168,594)	138,895
	Credit loss allowance against other assets	(42,454)	-
	Bad debts written off directly	-	-
	Recovery of write offs / bad debts	-	(35)
		<u>131,870</u>	<u>134,862</u>
<b>36</b>	<b>TAXATION</b>		
	Current	2,092,750	3,365,750
	Prior years	523,766	-
	Deferred	(643,718)	(106,377)
		<u>1,972,798</u>	<u>3,259,373</u>
<b>37</b>	<b>BASIC AND DILUTED EARNINGS PER SHARE</b>		
	Profit after taxation	<u>1,702,398</u>	<u>3,391,717</u>
	Weighted average number of ordinary shares	<u>1,555,000</u>	<u>1,555,000</u>
		<b>Rupees</b>	
	Basic and diluted earnings per share	<u>1.095</u>	<u>2.181</u>
		(Unaudited) September 30, 2025	(Unaudited) September 30, 2024
<b>38</b>	<b>CASH AND CASH EQUIVALENTS</b>	Rupees in thousands	
	Cash and balances with treasury banks	8 19,232,046	18,928,131
	Balances with other banks	9 2,191,605	1,410,985
	Overdrawn nostro accounts	(304,924)	-
		<u>21,118,727</u>	<u>20,339,116</u>

**39 FAIR VALUE MEASUREMENTS**

The fair value of quoted securities other than those classified as held to collect model, is based on quoted market price. Quoted securities classified under held to collect model are carried at amortised cost.

In the opinion of the management, the fair value of the remaining financial assets and financial liabilities are not significantly different from their carrying values since these assets and liabilities are either short-term in nature or re-priced over short term.

**39.1 Fair value of financial / non-financial assets**

The Bank measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using input for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

The table below analyses the financial and non-financial assets carried at fair values, by valuation methods. For financial assets, the Bank essentially carries its investments in Sukuk and equity securities at fair values. Valuation of investments is carried out as per guidelines specified by the SBP. In case of non-financial assets, the Bank has adopted revaluation model (as per IAS 16) in respect of land and building.

September 30, 2025 (Unaudited)					
Carrying value	Level 1	Level 2	Level 3	Total	
Rupees in thousands					
<b>On-balance sheet financial instruments</b>					
<b>Financial assets measured at fair value</b>					
Investments					
Federal Government Securities	-	126,670,048			126,670,048
Shares	83,724	-	-	-	83,724
Non-Government Securities	-	1,171,213	-	-	1,171,213
	127,924,985	83,724	127,841,261	-	127,924,985
<b>Financial assets - disclosed but not measured at fair value</b>					
Investments					28,197,426
<b>Fair value of non-financial assets</b>					
Operating property & equipment (land and building)		1,381,835	-	-	1,381,835
<b>Off-balance sheet financial instruments</b>					
Foreign exchange contracts purchase			22,861,611	-	22,861,611
Foreign exchange contracts sale			21,285,023	-	21,285,023
<b>December 31, 2024 (Audited)</b>					
Carrying value	Level 1	Level 2	Level 3	Total	
Rupees in thousands					
<b>On-balance sheet financial instruments</b>					
<b>Financial assets measured at fair value</b>					
Investments					
Federal Government Securities	-	117,722,341			117,722,341
Shares	-	-	-	-	-
Non-Government Securities	-	661,133	-	-	661,133
	118,383,474	-	118,383,474	-	118,383,474
<b>Financial assets - disclosed but not measured at fair value</b>					
Investments					28,212,727
<b>Fair value of non-financial assets</b>					
Operating property & equipment (land and building)		1,384,447	-	-	1,384,447
<b>Off-balance sheet financial instruments</b>					
Foreign exchange contracts purchase			8,686,214	-	8,686,214
Foreign exchange contracts sale			5,522,929	-	5,522,929

The Bank's policy is to recognise transfers into and out of the different fair value hierarchy levels at the date the event or change in circumstances that caused the transfer to occur. There were no transfers between levels 1 and 2 during the period.



# MCB Islamic Bank Ltd.

بائیکت بیسٹریک، ہمارے ذمہ دارے

**(a) Financial instruments in level 1**

Financial instruments included in level 1 comprise of investments in listed ordinary shares.

**(b) Financial instruments in level 2**

Financial instruments included in level 2 comprise of Sukuks and Forward Exchange Contracts.

**(c) Financial instruments in level 3**

Currently, no financial instrument is classified in level 3.

**Valuation techniques and inputs used in determination of fair values**

Item	Valuation techniques and input used
Fully paid-up ordinary shares	Fair values of investments in listed equity securities are valued on the basis of closing quoted market prices available at the Pakistan Stock Exchange.
Ijarah Sukuks (GOP Ijarah Sukuks and other Ijarah Sukuks)	Fair values of GoP Ijarah Sukuks and other Ijarah Sukuks are derived using the PKISRV rates announced by the Financial Market Association (FMA) through Reuters. These rates denote an average of quotes received from eight different pre-defined / approved dealers / brokers.
Foreign exchange contracts	The valuation has been determined by interpolating the mid rates announced by the State Bank of Pakistan.
Operating property & equipments (land and building)	Land and buildings are revalued every three years using professional valuers on the panel of Pakistan Banker's Association. The valuation is based on their assessment of market value of the properties.

**40 SEGMENT INFORMATION**

**40.1 Segment details with respect to business activities**

September 30, 2025 (Unaudited)

	Retail	Corporate	Consumer	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
<b>Rupees in thousands</b>									
<b>Profit and Loss</b>									
Net Profit / return	(6,713,683)	6,328,682	866,525	55,742	9,670,790	517,688	10,725,744	-	10,725,744
Inter segment revenue - net	13,881,219	(6,323,408)	(510,301)	(40,701)	(7,771,597)	764,788	-	-	-
Other income	777,457	225,924	23,026	4,730	753,627	1,597	1,786,361	-	1,786,361
Total Income	7,944,993	231,198	379,250	19,771	2,652,820	1,284,073	12,512,105	-	12,512,105
Segment direct expenses	(4,764,690)	(190,303)	(206,259)	(2,603)	(48,175)	(3,493,009)	(8,705,039)	-	(8,705,039)
Inter segment expense allocation	(1,460,624)	(13,142)	(26,312)	(243)	(1,927)	1,502,248	-	-	-
Total expenses	(6,225,314)	(203,445)	(232,571)	(2,846)	(50,102)	(1,990,761)	(8,705,039)	-	(8,705,039)
Credit loss allowance / reversals	17,915	(301,100)	(16,428)	-	2,217	165,526	(131,870)	-	(131,870)
Profit / (loss) before tax	1,737,594	(273,347)	130,251	16,925	2,604,935	(541,162)	3,675,196	-	3,675,196
<b>Balance Sheet</b>									
Cash and bank balances	5,615,111	-	-	30	15,808,510	-	21,423,651	-	21,423,651
Investments	-	500,000	-	-	155,622,411	-	156,122,411	-	156,122,411
Net inter segment lending	179,911,549	-	-	-	-	11,386,707	191,298,256	(191,298,256)	-
Due from financial institutions	-	-	-	-	3,241,139	-	3,241,139	-	3,241,139
Islamic Financing - performing	21,028,134	80,703,665	8,241,619	578,519	-	1,648,224	112,200,162	-	112,200,162
- non-performing	27,614	154,167	53,984	-	-	-	235,764	-	235,764
Others	1,817,422	1,409,937	328,684	30,462	5,513,559	14,611,832	23,711,896	-	23,711,896
<b>Total Assets</b>	208,399,830	82,767,769	8,624,287	609,011	180,185,619	27,646,763	508,233,279	(191,298,256)	316,935,023
Bills payable	2,095,964	-	-	-	-	-	2,095,964	-	2,095,964
Due to financial institutions	184,551	5,132,610	-	-	24,454,923	-	29,772,084	-	29,772,084
Deposits & other accounts	201,681,480	11,723,643	483,985	-	33,461,424	3,558	247,354,090	-	247,354,090
Net inter segment borrowing	-	65,012,809	7,110,225	591,420	118,583,802	-	191,298,256	(191,298,256)	-
Others	2,700,240	1,172,055	899,826	667	-	5,796,393	10,569,181	-	10,569,181
<b>Total liabilities</b>	206,662,235	83,041,117	8,494,036	592,087	176,500,149	5,799,951	481,089,575	(191,298,256)	289,791,319
Equity	1,737,595	(273,348)	130,251	16,924	3,685,470	21,846,812	27,143,704	-	27,143,704
<b>Total Equity &amp; liabilities</b>	208,399,830	82,767,769	8,624,287	609,011	180,185,619	27,646,763	508,233,279	(191,298,256)	316,935,023
<b>Contingencies &amp; Commitments</b>	13,173,939	42,871,349	28,086	-	45,302,998	682,539	102,058,911	-	102,058,911

**September 30, 2024 (Unaudited and Restated)**

	Retail	Corporate	Consumer	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
<b>Rupees in thousands</b>									
<b>Profit &amp; Loss</b>									
Net Profit / return	(13,945,669)	9,675,345	1,188,133	78,606	16,072,681	(188,646)	12,880,450	-	12,880,450
Inter segment revenue - net	23,552,181	(9,503,514)	(1,027,260)	(73,193)	(14,126,757)	1,178,543	-	-	-
Other income	563,067	230,381	12,875	5,927	473,851	27,912	1,314,013	-	1,314,013
<b>Total Income</b>	<b>10,169,579</b>	<b>402,212</b>	<b>173,748</b>	<b>11,340</b>	<b>2,419,775</b>	<b>1,017,809</b>	<b>14,194,463</b>	<b>-</b>	<b>14,194,463</b>
Segment direct expenses	(3,684,723)	(163,343)	(193,536)	(2,429)	(27,112)	(3,337,369)	(7,408,511)	-	(7,408,511)
Inter segment expense allocation	(1,189,906)	(10,978)	(23,072)	(565)	(1,506)	1,226,028	-	-	-
<b>Total expenses</b>	<b>(4,874,629)</b>	<b>(174,321)</b>	<b>(216,608)</b>	<b>(2,994)</b>	<b>(28,618)</b>	<b>(2,111,341)</b>	<b>(7,408,511)</b>	<b>-</b>	<b>(7,408,511)</b>
Provisions / (reversal) write off	150,338	(279,477)	(18,017)	3,224	3,998	5,072	(134,862)	-	(134,862)
<b>Profit / (loss) before tax</b>	<b>5,445,288</b>	<b>(51,586)</b>	<b>(60,877)</b>	<b>11,570</b>	<b>2,395,155</b>	<b>(1,088,460)</b>	<b>6,651,090</b>	<b>-</b>	<b>6,651,090</b>

**December 31, 2024 (Audited)**

	<b>Rupees in thousands</b>								
<b>Balance Sheet</b>									
Cash & Bank balances	4,786,240	-	-	30	13,832,512	457,822	19,076,604	-	19,076,604
Investments	-	-	-	-	146,596,201	-	146,596,201	-	146,596,201
Net inter segment lending	161,775,482	-	-	-	-	6,238,905	168,014,387	(168,014,387)	-
Due from financial institutions	-	-	-	-	2,000,000	-	2,000,000	-	2,000,000
Islamic Financing - performing	32,933,675	74,153,189	7,213,715	717,520	-	1,088,484	116,106,583	-	116,106,583
- non-performing	35,016	2,910,625	51,406	10,728	-	238,785	3,246,560	-	3,246,560
Others	1,882,886	2,545,885	487,760	101,441	4,704,477	10,595,231	20,317,680	-	20,317,680
<b>Total Assets</b>	<b>201,413,299</b>	<b>79,609,699</b>	<b>7,752,881</b>	<b>829,719</b>	<b>167,133,190</b>	<b>18,619,227</b>	<b>475,358,015</b>	<b>(168,014,387)</b>	<b>307,343,628</b>
Bills payable	11,594,493	-	-	-	-	-	11,594,493	-	11,594,493
Due to financial institutions	201,034	6,911,283	437,500	-	40,872,476	-	48,422,293	-	48,422,293
Deposits & other accounts	177,935,326	11,897,859	512,744	-	18,761,139	1,513	209,108,581	-	209,108,581
Net inter segment borrowing	-	59,175,825	5,959,420	813,139	102,066,003	-	168,014,387	(168,014,387)	-
Others	3,981,054	1,381,962	813,703	667	82,533	6,012,336	12,272,255	-	12,272,255
<b>Total liabilities</b>	<b>193,711,907</b>	<b>79,366,929</b>	<b>7,723,367</b>	<b>813,806</b>	<b>161,782,151</b>	<b>6,013,849</b>	<b>449,412,009</b>	<b>(168,014,387)</b>	<b>281,397,622</b>
Equity	7,701,392	242,770	29,514	15,913	5,351,039	12,605,378	25,946,006	-	25,946,006
<b>Total Equity &amp; liabilities</b>	<b>201,413,299</b>	<b>79,609,699</b>	<b>7,752,881</b>	<b>829,719</b>	<b>167,133,190</b>	<b>18,619,227</b>	<b>475,358,015</b>	<b>(168,014,387)</b>	<b>307,343,628</b>
<b>Contingencies &amp; Commitments</b>	<b>21,935,876</b>	<b>22,763,788</b>	<b>9,619</b>	<b>-</b>	<b>14,993,231</b>	<b>468,163</b>	<b>60,170,677</b>	<b>-</b>	<b>60,170,677</b>

**40.2 Segment details with respect to geographical locations**

The Bank operates in Pakistan only.

**41 RELATED PARTY TRANSACTIONS**

The Bank has related party relationship with its parent company, associates, employee benefit plans and its directors and key management personnel and their close family members.

The Bank enters into transactions with related parties in the ordinary course of business and on substantially the same terms as for comparable transactions with person of similar standing.

Contributions to staff retirement benefit plan are made in accordance with the terms of the contribution plan. Remuneration to the executives / officers including financing provided to them is determined in accordance with the terms of their appointment.

The Chief Executive and three key management personnel have been provided with Bank's maintained cars.





# MCB Islamic Bank Ltd.

بابرکت سے بینکارکے، ہمارے ذمہ دارکے

(Unaudited) September 30, 2025	(Audited) December 31, 2024
Rupees in thousands	

## 42 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

### Minimum Capital Requirement (MCR):

Paid - up capital (net of losses)	23,556,323	22,152,057
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### Capital Adequacy Ratio (CAR):

Eligible Common Equity Tier 1 (CET 1) Capital	24,722,536	23,384,189
Eligible Additional Tier 1 (ADT 1) Capital	-	-
Total Eligible Tier 1 Capital	24,722,536	23,384,189
Eligible Tier 2 Capital	2,166,073	2,665,336
Total Eligible Capital (Tier 1 + Tier 2)	26,888,609	26,049,525

### Risk Weighted Assets (RWAs):

Credit Risk	98,616,494	91,808,522
Market Risk	4,003,912	5,243,153
Operational Risk	30,094,034	30,094,034
Total	132,714,440	127,145,709

### Common Equity Tier 1 Capital Adequacy Ratio

18.63%	18.39%
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### Tier 1 Capital Adequacy Ratio

18.63%	18.39%
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### Total Capital Adequacy Ratio

20.26%	20.49%
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### Leverage Ratio (LR):

Eligible Tier-1 Capital	24,722,536	23,384,189
Total Exposures	376,315,362	340,543,011
Leverage Ratio	6.57%	6.87%

### Liquidity Coverage Ratio (LCR):

Total High Quality Liquid Assets	145,858,271	115,376,414
Total Net Cash Outflow	103,927,160	84,363,737
Liquidity Coverage Ratio	140.35%	136.76%

### Net Stable Funding Ratio (NSFR):

Total Available Stable Funding	214,701,607	196,834,500
Total Required Stable Funding	137,771,563	138,624,310
Net Stable Funding Ratio	155.84%	141.99%

## 43 GENERAL

43.1 Comparative information has been reclassified, rearranged or additionally incorporated in these condensed interim financial statements for the purposes of better presentation.

43.2 Figures have been rounded off to the nearest thousand rupees unless otherwise stated.

## 44 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on October 20, 2025 by the Board of Directors of the Bank.

Syed Iftikhar Hussain Rizvi  
Chief Financial Officer

Zargham Khan Durrani  
President / Chief Executive

Omair Safdar  
Director

Jawaid Iqbal  
Director

Hammad Khalid  
Director

**BRANCH NETWORK**

Sr. #	Branch Name	Branch Address	City	Contact No.
1	Shahrah-e-Faisal Branch	Ground Floor, Nice Trade Orbit, Nursery stop, Main Shahrah-e-Faisal, Karachi	Karachi	021-34960499
2	Liberty Market Branch, Gulberg	9-C, Commercial Liberty Market, Gulberg Lahore	Lahore	042-35789831-34
3	Shah Rukn-e-Alam Colony Branch	17-F Chowk Shah Rukn e Alam Colony, Multan	Multan	061-6560451-57
4	Thandi Sarak Branch	Ground Floor, Shop No.6 &7, River View Apartments, Thandi Sarak, Hyderabad	Hyderabad	022-2785632   022-2101172
5	Peoples Colony Branch	668-1, Block A, Peoples Colony No. 1, Faisalabad	Faisalabad	041-8556601-02   041-8544394
6	Jinnah Avenue, Blue Area Branch	52 East, Dodhy Plaza, Jinnah Avenue Islamabad	Islamabad	051-2875091   051-2804677
7	Rashid Minhas Road Branch	Plot# LM-10, Block-10-A, Near Pizza Hut, main Rashid Minhas Road, Karachi	Karachi	021-34817623
8	DHA Phase III, Z Block Branch	339-Z (Commercial) Ground Floor, Phase III, Defence Housing Authority, Lahore	Lahore	042-35692901   042-35746675
9	Bank Road, Saddar Branch	Shahbaz Plaza, Bank Road, Saddar, Rawalpindi	Rawalpindi	051-5525434   051-5700105
10	Tasneem Plaza, Saddar Road Branch	Tasneem Plaza, 6 Saddar Road, Peshawar Cantt	Peshawar	091-5272180-83
11	M.A Jinnah Road Branch	M.A. Jinnah Road, Quetta, Balochistan	Quetta	081-2824977   081-2822705-06
12	Shahalam Market Branch	12-13-6 Block-A, Shah Alam Market, Lahore	Lahore	042-37667813-14
13	New Challi Branch	Shop No G-2, Muhammadi Trade tower, Altaf Hussani road, New Challi, Karachi	Karachi	021-32371195
14	S.I.T.E Branch	C 18-A, East Avenue, S.I.T.E, Karachi	Karachi	021-32552192   021-32552193
15	G.T. Road Branch, Sharifpura Chowk	Sharifpura Chowk G.T Road Gujranwala	Gujranwala	055-3251916-17
16	City Centre, Model Town Branch	29-Model Town, City Centre, City Park Chowk, Rahim Yar Khan	Rahim Yar Khan	068-5876049   068-5876059
17	Club Road Branch	73, Club Road, Civil Line, Sargodha	Sargodha	048-3768634   048-3768638   048-3768633
18	F-10 Markaz Branch	Plot # 7-Q, F-10 Markaz, Islamabad	Islamabad	051-2114301-4
19	Allama Iqbal Town Branch	132 Jahanzaib Block, Main Boulevard, Allama Iqbal Town, Lahore	Lahore	042-37813680   042-37813682-3447
20	Bunder Road Branch	Shop/ Plot/ Khasra/ Khatooni/ Khewat # Plot # B-1623, Bunder Road, Sukkur	Sukkur	071-5620756   071-5620752
21	Khalid-Bin-Waleed Road Branch	Al-Haram Corner, Plot No. 167-A, PECHS Block-3, Khalid Bin Waleed Road, Karachi	Karachi	021-34323052
22	Maulana Shaukat Ali Road Branch, Johar Town	87-E, Madina Heights, Maulana Shaukat Ali Road, Johar Town, Lahore	Lahore	042-35222674-77
23	Hyderabad Road Branch	Plot No.1, Survey No. 272-1 Deh Taluka Hyderabad Road, Tando Allah Yar	Tando Allahyar	022-3891600   022-3891567
24	Farid Town Branch	Plot # 23, Khewat # 7854, Khatooni # 7907, Khasra No. 776-23-j, Farid Town, Sahiwal, Tehsil & District Sahiwal	Sahiwal	040-4270713-15
25	Bhimber Road Branch	Khewat # 143, Khatooni # 341, Bhimber Road, Gujrat, Tehsil & District Gujrat	Gujrat	053-3601781 -82
26	Korangi Industrial Area Sector 23 Branch	Plot # 1-A, Sector 23, Korangi Industrial Area, Karachi	Karachi	021-35122312
27	North Nazimabad, Block H Branch	Shop # 1 & 2 Jasmine Heights Plot # SC-21-A Block H North Nazimabad, Karachi	Karachi	021-36641762
28	Main Saddar Bazaar Branch	Qasr-e-Fatima 90-1-2, Main Saddar Bazaar, Hyderabad	Hyderabad	022-27315646-48
29	Main Boulevard Branch, Gulberg	58 Main Boulevard Gulberg Lahore	Lahore	042-35760954-58   042-35777477
30	F.B. Industrial Area Branch	Sector no 22, KDA Scheme 16, FB Industrial Area Karachi	Karachi	021-36834441
31	Taj Road Branch	Taj Road Chaman, Balochistan	Chaman	082-6615429-30
32	Tehsil Road Branch, Loralai	Shop # 372, House # 425, Tehsil Road Loralai, Balochistan	Loralai	082-4680400-01
33	Timargara Branch	Zeb plaza main balambat Road Timargara District Lower Dir	Timargara	0948-825571-73
34	Mingora Branch	Opposite Bank Square Main Bazar Mingora Swat	Mingora	0946-725372-74
35	Shamsi Road Branch	RS Plaza Shamsi Road, Tehsil and District Mardan	Mardan	0937-870751   0937-870753
36	New Garden Town Branch	Shop No 12, 13, 14, Shan Arcade, Civic Centre, Garden Town, Lahore	Lahore	042-35941840-41   042-35941790-91
37	Cavalry Ground Branch	Plot No 7, Cavalry Ground Commercial Area, Walton Lahore Cantt	Lahore	042-36672180   042-36672183
38	Matta Branch	Khatooni No. 28-50, Khasra No.2309, Mehran Khan Plaza, Main Matta Khareri, Matta Swat	Matta	0946-790612-15
39	Mall Godam Road Branch	Plot No. 359, Mall Godam Road, Toba Tek Singh	Toba Tek Singh	046-2517327
40	Hazara Town Branch	Lilak Shopping Centre, Barma Road, Aliabad, Hazara Town, Quetta, Balochistan	Quetta	081-2853124   081-2853127
41	Main Airport Road Branch	Main Airport Road, Gwadar, Balochistan	Gwadar	086-4210290   086-4210294
42	Dream Gardens Branch	Shop No.08 & 09, Block C, Dream Garden Housing Society, 1.5 KM Defence Road, Off Raiwind Road, Lahore	Lahore	042-35469652   042-35469696
43	Kabal Branch	Khasra No. 2262, Khata No. 901, Khatooni No. 1176, Hassan Plaza, Kabal Chowk, Kabal, District Swat	Kabal	0946-755592-95
44	Sirki Road Branch	Plot No. 136-14-32, Akram Plaza, Sirki Road, Quetta, Balochistan	Quetta	081-2452931-32
45	Pak Haider Market Branch	Shop No 1 to 6, Pak Haider Market, Near Zafar Park, next to Malakand CNG, GT Road, Bathkela District Malakand	Bathkela	0932-410670-73
46	G-11 Markaz Branch	Shop No. 7,8,25,26, Plot No. 33, G-11 Markaz, Islamabad	Islamabad	051-2360067   051-2361302
47	Chaklala Scheme III Branch	Plot No. 16, Commercial Area, Chaklala Scheme III, Rawalpindi Cantt.	Rawalpindi	051-5766233   051-5766235-36
48	Nawan Shehar Branch	Plot No. 741-F, Ward No.9, Muslim Mouza Ismail, Chowk Nawan Shehar, Multan	Multan	061-4573032   061-4573035
49	Gulshane-e-Iqbal Branch	Shop No. 182, Al- Sammad Tower 13- Gulshane-e-Iqbal, Main University Road, Karachi	Karachi	021-34971513
50	Latifabad Branch	Shop No. 1, 2 & 3, United Plaza, Opposite American Hospital, Main Road, Unit # 7, Taluka Latifabad, District Hyderabad	Hyderabad	022-3821861   022-3818439

## BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
51	Zainab Market, Saddar Branch	PB No. 272-1, Ground Floor State Life Building No.11, Abdullah Haroon Road, Saddar Karachi	Karachi	021-35681852
52	Main Road Branch, Turbat	Main Road Turbat, Balochistan	Turbat	085-2411150   085-2413001
53	G-1 Market, Johar Town Branch	435 G-1 Market, Johar Town, Lahore	Lahore	042-35468415-17   042-35468495
54	PIA Housing Society Branch	Plot No. 8, Block D, Phase I, PIA Housing Scheme, Wapda Town, Lahore	Lahore	042-35463994-98
55	Mansehra Road Branch	GM Tower, near Sethi Masjid, Mansehra Road, Abbottabad	Abbottabad	0992-408301-04
56	Main Boulevard Branch, Faisal Town	35-A, Main Boulevard, Faisal Town, Lahore.	Lahore	042-35202200   042-35202202-04
57	Ataliq Bazar, Bypass Road Branch	Ataliq Bazar Bypass Road Near Bus Adda, Chitral	Chitral	0943-414389   0943-414316
58	Tehsil Bazar Branch, Sadiqabad	19/20-D, Tehsil Bazar, Sadiqabad	Sadiqabad	068-5802242-44
59	JK Sugar Mills Branch	JK Sugar Mills, Chak No. 84/15L Mian Channu	Mian Channu	042-34501000 Ext. 1972
60	Muhammad Ali Society Branch	12-C/B Muhammad Ali Society, Karachi	Karachi	021-34320831
61	Kachehri Road, DG Khan Branch	Ashraf Palaza, Block # 2, Kachehri Road, D. G. Khan	Dera Ghazi Khan	064-2460258   064-2460256
62	Bahria Town Phase IV Branch	Shop No G-9-10, Bahria Heights II, Ext Bahria Town, Phase- IV, Islamabad	Islamabad	051-5146025   051-5146050   051-5146012
63	Model Colony Branch	H.No. 4/95, Affandi House, Liaquat Ali Khan Road, Model Colony, Karachi	Karachi	021-34110334
64	DHA Rahbar Branch	Defence Road, DHA Rahbar, Lahore	Lahore	042-35447910-11
65	Jutial Branch	Shahrah-e-Quaid-e-Azam, Near NHA Office, Jutial Gilgit	Gilgit	05811-450751   05811-450754
66	Model Town Block A Branch	30 - Model Town-B, Block A Bahawalpur	Bahawalpur	062-2888768
67	DHA Phase II - Tulip Road Branch	Plaza # 8, Street # A/62, Tulip Road, Sector A, DHA Phase-II, Islamabad	Islamabad	051-5147175   051-5147164   051-5147163
68	Madras Chowk Branch	Shop # S-8, S-9 & S-10, Pioneer Tower Survey No. 22 & 24, Deh Songal Gujro, Sector 16-A, Scheme, Karachi	Karachi	021-34645754   021-34645755
69	Faizan-e-Madina Branch	Shop No. 22, Alami Madani Markaz, Faizan-e-Madina, Mohalla Saudagran Old Sabzi Mandi Karachi	Karachi	021-34910376
70	Okara Branch	M.A. Jinnah Road, Okara	Okara	044-2510124-25
71	Raza Garden Branch	Main Sillanwali Road, Raza Garden Sargodha	Sargodha	048-3218620   048-3218622
72	Arabia Islamia Road Branch	Plot No.98 Block-A, Arabia Islamia Road, Burewala	Burewala	067-3351281-85
73	Millat Chowk Branch	156-B, Millat Chowk, Gulistan Colony, Faisalabad	Faisalabad	041-8782965   041-8782968
74	Dalazak Road Branch	Malik Sardar Plaza, Near Yousafabad Canal, Dalazak Road, Peshawar	Peshawar	091-2244041-42   091-2583838
75	Qasimabad Branch	Shop No. 6 & 7, Raheel Heights, 267/2, Deh Sari, Wadhu Wah Road, Qasimabad, Hyderabad	Hyderabad	022-2675334   022-2675337
76	Korangi Industrial Area Sector 7-A Branch	Plot No. 251, Sector 7-A, Korangi Industrial Area, Karachi	Karachi	021-35151195
77	Sarwar Road Cantt. Branch	Plot No. 05, Survey No.52/C-5, Sarwar Road Cantt. Lahore	Lahore	042-37177096   042-36682075-76-78
78	Malir Cantt Branch	Shop No. 75, 4 Dots Shopping Complex C/O HQ 4 Air Defence Division, 31 Bostan Lines, Malir Cantonment, Karachi	Karachi	021-34901140
79	Muslim Bagh Branch	Station Road, Muslim Bagh, Balochistan	Muslim bagh	0823-669214-5
80	Samanabad Branch	Property 22-7-17/1 & 22-S-17/2, Main Samanabad, Lahore	Lahore	042-37590152-53
81	G.T Road Kamra Branch	Qazi Ahmed Market, Ayyan Plaza, Opposite Standard Bakery, G.T Road, Kamra Cantt	Kamra	057-2642521   057-2551198   057-2551200
82	Burq Road Branch	Shop # B-III/37, C-152, Dr. Ghulam Gillani Burq Road, Attock City	Attock	057-2700903   057-2700909
83	Talagang Road Branch, Chakwal	B1-1/1634/1, B-1-1635, Talagang Road, Chakwal	Chakwal	0543-600684   0543-602050
84	Canal Road Branch	204 RB East, Canal Road Faisalabad	Faisalabad	041-2421890-91   041-2421889
85	Kotwali Road Branch	P-64 Taj Plaza, Kotwali Road, Faisalabad	Faisalabad	041-2604940   041-2604935
86	Ghakhari Mandi Branch	Near Main Bazar Ghalla Mandi, GT Road, Ghakhari	Ghakhari	055-3886660-1   055-3886665
87	Satellite Town Branch	Satellite Town Branch, 529-C Satellite Town, Gujranwala	Gujranwala	055-3825781   055-3825786
88	G.T Road Branch, Kharian	Bilal Plaza, G.T.Road, Kharian	Kharian	053-7601357   053-7601358
89	Ghalla Mandi Branch	Plot # 7/211, Ward # 7, Ghalla Mandi, Mandi Bahauddin	Mandi Bahauddin	0546-509554   0546-509551-2
90	G.T Road Branch, Hussain Plaza	Khasra No. 625, Hussain Plaza, Chowk GTS, G.T Road, Gujrat	Gujrat	053-3517542   053-3530287
91	F-7 Markaz, Post Mall Branch	Plot # 3, F-7 Markaz, Post Office, Mall Building, Islamabad	Islamabad	051-2653583   051-2653428
92	F-8 Markaz Branch	Shop # 12 & 13, Al-Babar Center, F-8 Markaz, Islamabad	Islamabad	051-2852653   051-2852655   051-2818246
93	F-11 Markaz Branch	Plot # 18, Trade Centre, Main Double Road, F-11 Markaz, Islamabad	Islamabad	051-2107862-4
94	E-11/3 Branch	Commercial Plot No. 2, Sector E-11/3, Islamabad Garden, Islamabad	Islamabad	051-2375345-6
95	I-8 Markaz Branch	MB City Mall, Plot No. 34, I-8 Markaz, Islamabad	Islamabad	051-4862287   051-4862289
96	Wah Cantt Branch	Plot No. 10, Shahwali Colony, Moza Bhabra, Wah Cantt	Wah Cantt	051-4902231   051-4530260-61



## BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
97	Yousuf Shah Road Branch	Khwat # 698, Khatoon.i # 203, Yousuf Shah Road, District Jhang (Opposite District Courts Jhang)	Jhang	047-7629590-1   047-7629594
98	G.T Road Branch, Sarai Alamgir	Al Awan Plaza, near Military College, Main GT Road, Sarai Alamgir	Sarai Alamgir	0544-654929   0544-654927
99	G.T Road Branch, Gujranwala	Commercial Property # B11 379 & B11 377, G.T. Road (Near MCB), Gujranwala	Gujranwala	051-3510156   051-3510158
100	Shandar Chowk Branch	Model Colony, Shandar Chowk, Jhelum	Jhelum	0544-627128   0544-628677   0544-627286
101	North Napier Road Branch	Marium Manzil, Plot # 161, Survey Sheet # MR-1, Market Quarters, North Napier Road, Karachi	Karachi	021-32473166
102	I.I. Chundrigar Road Branch	Gul Tower, Main I.I Chundrigar Road, Karachi	Karachi	021-324210471
103	Cloth Market Branch	Plot # 2111, Puri Building, Cloth Market, Karachi	Karachi	021-32471726
104	Jodia Bazar Branch	MR 6/2, Market Quarters, Virjee Street, Jodia Bazar, Karachi	Karachi	021-32443758
105	Javed Arcade Branch	Javed Arcade, Plot # SB-1, Block # 17, KDA Scheme # 36, Gulistan-e-Jauhar, Karachi	Karachi	021-34636747
106	Shershah Branch	Plot # M-II-E-606, Shershah, Karachi	Karachi	021-32587583
107	Shaheed-e-Millat Road Branch	Bismillah Blessings, Plot No. 7-A/228, SS No. 35-P/1, Block-3, DMCHS, Main Shaheed-e-Millat Road, Karachi	Karachi	021-24943888
108	Business Arcade Branch	Plot # 27-A, Business Arcade, Block-6, P.E.C.H.S., Shahrah-e-Faisal, Karachi	Karachi	021-34374220
109	EOBI House Branch	Plot No. ST-1/A-1, KDA Commercial Complex, Scheme 1, B, Ground Floor, EOBI House, Shahrah-e-Faisal, Karachi	Karachi	021-34330172
110	Allama Iqbal Road Branch	Plot No.683-C Ground Floor & Mezzanine Floor, Block-2, PECHS, Allama Iqbal Road, Karachi	Karachi	021-34301815
111	DHA Phase V Ext., Saba Avenue Branch	Saba Avenue, Plot # 8-C, Badar Commercial, Street # 6, Phase V Ext, DHA, Karachi	Karachi	021-35341673
112	DHA Phase V, Zamzama Lane Branch	17-E, 6th Commercial Lane, DHA Phase-V, Karachi	Karachi	021-35295210
113	Kulsoom Court Branch	Kulsoom Court, Shop # 2, 3, 5A & 6, Plot DC-3, KDA Scheme # 5, Block-9, Clifton, Karachi	Karachi	021-35837018
114	DHA Phase IV 9th Commercial Branch	Ground Floor, Plot # 99-E, 9th Commercial Street, Phase-IV, DHA, Karachi	Karachi	021-35885719
115	Paper Market Branch	Plot # 11/2, Sheet SR-9, Seraj Quarters, Anjarwala Bakery Sharah-e-Liaquat Karachi	Karachi	021-322126368
116	Gulshan-e-Ravi Branch	159-A, Main Boulevard, Gulshan Ravi, Lahore	Lahore	042-37401870-74   042-37401890
117	Nila Gumbad Branch	Plot # 12, McLagan Road, Nila Gumbad, Lahore	Lahore	042-37360129-32
118	Shahrah-e-Aiwan-e-Tijarat, China Chowk Branch	14-A (Ground Floor), Shahrah-e-Aiwan-e-Tijarat, Old Race Course Road, Lahore	Lahore	042-36282790-91-93-94-95
119	Davis Road Branch	Aftab Centre, 30-Davis Road, Lahore	Lahore	042-36287027   042-36287029   042-36286965
120	C Block, Model Town Branch	Shop No.10 and 11, Commercial Market, C-Block, Model Town, Lahore	Lahore	042-35915402-406-408
121	DHA Phase II, Commercial Area Branch	Commercial Plot # 12, Block CCA, Phase II, DHA, Lahore	Lahore	042-35749481   042-35749485
122	Bahria Town Sector C Branch	65-A, Sector-C, Bahria Town, Lahore	Lahore	042-37861591-94
123	Thokar Niaz Baig Branch	171-A Ali Town, Main Raiwind Road, Lahore	Lahore	042-35297829-31
124	Ichra Branch	Shop # 158, Mohalla Rasool Pura, Ichra, Main Ferozepura Road, Lahore.	Lahore	042-37426801-05
125	Muzaffarabad AJK Branch	Plot No. 26-1, Ghari Phan Chowk, Domel Syedan, Muzaffarabad, Azad Kashmir	Muzaffarabad	05822-921137-38   05822-920455
126	Mirpur AJK Branch	Bank Square, Allama Iqbal Road, Mirpur, Azad Kashmir	Mirpur A.K.	05827-442840   05827-447683   05827-442886   05827-442118
127	Hayatabad Branch	B-1, Phase V, Hayatabad, Peshawar	Peshawar	091-5825305   091-5825278-79
128	Gulbahar Branch	Malik Arcade, Anam Sanam Chowk, Gulbahar Road, Peshawar	Peshawar	091-2606113   091-2590422
129	Choharmal Road Branch	Choharmal Road, Quetta, Balochistan	Quetta	081-2843640-650
130	Mannan Chowk Branch	2-11/6-303, Mannan Chowk, M.A. Jinnah Road, Quetta	Quetta	081-2836204-05
131	Murree Road Branch	North Star Plaza, 20-B, Murree Road, Satellite Town, Rawalpindi	Rawalpindi	051-4426976   051-4572370
132	PWD Employees Society Branch	40-B, Block-B, Commercial Area (Extension), PWD Employees Housing Society, Lohi Bhai, Islamabad Highway, Islamabad	Islamabad	051-5194302   051-5957422
133	Mian Khan Road Branch	110 Mian Khan Road, Block 5, Sargodha	Sargodha	048-3768856, 048-3729623
134	Sargodha Road Branch	Shop No. 1, Ground Floor, Al-Hamd Plaza, Batti Chowk, Sargodha Road, Sheikhupura	Sheikhupura	056-3545724   0563547707   0563547882
135	Kashmir Road Branch	155/A, B11-12S, Sublime Chowk, Kashmir Road, Sialkot	Sialkot	052-3241490-1   052-3241292
136	Bank Road Deh Garaho Branch	Plot No. 9, Block No. 263/4 Deh Garaho City, Bank Road, Kunri	Kunri	0238-558013-14
137	Shahdara Branch	Shahdara, Main Sheikhupura Road, Jiya Musa, Lahore	Lahore	042-37919160   0423-7940888-891
138	Baghbanpura Branch	266, G.T. Road, Baghbanpura, Lahore	Lahore	042-36844011-13   042-36844015
139	Ravi Road, Timber Market Branch	NW111.R.78/5/A, Timber Market, Lahore	Lahore	042-37709233
140	Babar Center, Circular Road Branch	Babar Center, 51-Circular Road, Outside Akbari Gate, Lahore	Lahore	042-37641201-02   042-37379250
141	Badami Bagh Branch	93-Grain Market Badami Bagh, Lahore	Lahore	042-37706366   042-37706086   042-37720696   04237706086
142	Bahria Town Phase VII Branch	Plot No.6, Mini River View Commercial Mall Extension - II, Bahria Town Phase VII, Rawalpindi	Rawalpindi	051-5400185   051-5400180-183
143	Tehsil Road Branch, Gojra	Tehsil Office Road, Gojra	Gojra	046-3515426   046-3515427-28
144	Shahkas Branch	Spinzar Market, Wazir Dhand, Main Jamrud Road, Shahkas Jamrud, District Khyber Agency	Jamrud	091-3021760-61
145	U.P. More Branch	Shop no. 1&2, Ground Floor, Plot Bearing No. A976, Sector 11 -B, U.P More, North Karachi	Karachi	021-36416681



## BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
146	Adda Khaliqabad Tulamba Branch	Adda Khaliqabad Tulamba, District Khanewal	Khanewal	042-34501000 Ext. 2196
147	DHA Phase II Ext. Branch	Plot No. 47-E, 21st Commercial Street, Phase II-Extension, D.H.A, Karachi	Karachi	021-35392202
148	SMCHS Branch	Plot # 21-22, Sub Block D, Block A, Sindh Muslim Cooperative Housing Society, Karachi	Karachi	021-34300712
149	DHA Phase VI Branch	Plot No. 12, Main Boulevard Phase VI, DHA Lahore	Lahore	042-37180316-17-18
150	Bahria Town Jinnah Avenue Branch	Dominion Business-1, Plot No: B-34, Jinnah Avenue Commercial, Bahria Town, Karachi	Karachi	021-37188142
151	Railway Road Branch	Plot# 376/A, Railway Road, Bannu City, Bannu	Bannu	0928-660404-6   0928-660414
152	Dera Ismail Khan Branch	Plot # 3, Survey # 68, Circular Road, Dera Ismail Khan	Dera Ismail Khan	0966-719934-36
153	DHA EME Sector Branch	Plot# 408, Block-J, Commercial Area, DHA, EME Sector, Multan Road, Lahore	Lahore	042-37512400-1-2
154	Chowk Halalpur Noon Branch	Chowk Halalpur Noon, Tehsil Kot Momin, District Sargodha	Sargodha	048-6873029   048-6873027
155	Faisalabad Road Branch	Shan Plaza, Opposite NADRA Office, Faisalabad Road, Chiniot	Chiniot	047-6333566   047-6333577
156	Kallar Sayedan Branch	Mouza Kallar Sagwal, Tehsil Kallar Syedan, District Rawalpindi	Rawalpindi	051-3570650-52
157	Bahria Town Phase VIII Branch	Plot No. 43/C, Business Junction, Circulation Strip, Bahria Town, Phase VIII, Rawalpindi	Rawalpindi	042-34501000 Ext. 2208
158	Attari Ferozepur Road Branch	Plot # S-86-R-800/C/Hall, Sobra Attari Ferozepur Road, Lahore	Lahore	042-35923686-88
159	G.T Road Branch, Kamoke	G.T Road Kamoke	Kamoke	056-6816623   056-6816923
160	Shahabpura Road Branch	BIII-85-322, Shahabpura Road, Sialkot	Sialkot	052-3550103-04
161	F.B Industrial Area, Water Pump Branch	PMJ Square, Phase-1, Shop # 1 to 4, Block 14, Naseerabad, F.B Industrial Area, Karachi	Karachi	021-36377051
162	Sheikh Sultan Trust Branch	Survey No. 25, Survey Sheet No. CL-10, Building No. 1, Sheikh Sultan Trust, Beaumont Road, Civil Lines, Karachi	Karachi	021-35210179
163	Main Hassan Road Branch	Main Hassan Road, Jaranwala	Jaranwala	041-4310931-33
164	G.T Road Branch, Mian Channu	Amin Trade Center, GT Road, Mian Channu	Mian Channu	065-2660166-67
165	Model Town Branch, Multan	Plot # 1, 2 Block B, Model Town, Multan	Multan	061-6216391-94
166	Hajipura Branch	Hajipura, adjacent Doctors Hospital, Wazirabad	Wazirabad	0555-6601611-12
167	Chobara Road Branch	Near MCB Bank, Chobara Road, Layyah	Layyah	0606-410691-93
168	I-10 Markaz Branch	I-10 Markaz Branch, Islamabad	Islamabad	051-462441-42
169	Faisal Hills Branch	Plot No. 22, MB Square, MR-01, Executive Block, Faisal Hills, Main GT Road, Taxila	Taxila	051-4500037-39
170	Bannu Road Branch	Shop # T-663, 664, Bezari, Chakkarkot, Main Bazaar, Bannu Road, Kohat	Kohat	0922-866155-56
171	Highway Road Branch, Chishtian	Highway Road, Chishtian	Chishtian	063-2507633-34
172	Top City 1 Branch	Orion Business Square, Top City, Rawalpindi	Rawalpindi	042-34501000 Ext. 2223
173	Main Bazaar Kumbar Branch	Old Adda, Main Bazaar, Kumbar, District Lower Dir	Lower Dir	0945-888007-009
174	Manshera Branch	Main Bazaar, near Fouji Foundation, Manshera	Manshera	0997-391801-803
175	G.T Road Muridke Branch	Muhalla Bial Park, GT Road, Muridke	Muridke	042-37166582
176	Hafizabad Branch	Near Royal Guest House, Gujranwala Road, Hafizabad	Hafizabad	0547-583492   0547-583494
177	Adda Chamb Morr Branch	M97 Highway Road (M-5) Adda Chamb Morr, Lodhran	Lodhran	042-34501000 Ext. 2228
178	Lady Dufferin Hospital Branch	Chand Bibi Road, Adhmal Oodharam Quarter, Opposite Civil Hospital, Karachi	Karachi	021-32373702
179	Samundri Branch	Grain Market, Samundri	Samundri	041-3420214-17
180	M.A. Jinnah Road Kasur Branch	M.A. Jinnah Road, Kasur	Kasur	049-2771010-11
181	Al Kabir Town Phase II Branch	Plot No. 16 Commercial Area, Block B Al Kabir Town, Phase II, Lahore	Lahore	042-34501000 Ext. 2232
182	Susan Road Branch	Plot # 101, P-12, Main Susan Road, Faisalabad	Faisalabad	041-8502856-61
183	Sundar Industrial Estate Branch	Mull Chowk, Opposite Sundar Industrial Estate Gate 1, Rawind Road, Lahore	Lahore	042-37860171-74
184	Model Town Khanpur Branch	Main Bazaar, Model Town, Khanpur	Khanpur	068-5575116-19
185	Jalalpur Jattan Branch	Main Bazaar, Jalalpur Jattan	Jalalpur Jattan	0533-592774-75
186	Lalamusa Branch	Sabri Mohallah G.T. Road, Lalamusa	Lalamusa	053-511811-15
187	Narowal Branch	Circular Road, Narowal	Narowal	054-2410581   054-2410581
188	Battagram Branch	Opposite Police Station, Karokaram Highway, Battagram	Battagram	0997-310470-74
189	Darra Adam Khel Branch	Main Bazaar, Kohat Road, Darra Adam Khel	Darra Adam Khel	042-34501000 Ext. 2240
190	Depalpur Branch	Okara Road, Depalpur	Depalpur	044-4544449   044-4544492   044-4542121   044-4540717
191	Old Airport Road Branch	Bismillah Tower, Faisal Colony Near Gulzare-e-Quaid, Old Airport Road, Rawalpindi	Rawalpindi	051-5707804-06
192	G-13/2 Branch	Plot No. 4-A Bazaar No. 4, G-13/2, Islamabad	Islamabad	051-2769270-71
193	Talagang Branch	Rawalpindi Road, Talagang	Talagang	0543-414200
194	Odigram Branch	Main Bazaar Odigram, Lower Dir	Odigram	0945-890022-26
195	Airport Road Swat Branch	Airport Road, Swat	Swat	0946-812063-64
196	Khawazakhela Branch	Khawazakhela Bazaar, Swat	Khawaza Khela	0946-746700-01
197	Karak Branch	Bannu Road, Karak	Karak	0927-210650-51
198	Chichawatni Branch	Railway Road, Chichawatni	Chichawatni	040-5480401-02
199	33 Phatak Branch	Khwat No. 69/66, Khatuni No. 185 to 206, Qitab 231, Chak No 33 Phatak, Sargodha	Sargodha	042-34501000 Ext. 2250
200	Guiberg Green Branch	Block D, Markaz, Guiberg Green, Islamabad	Islamabad	051-5915350-51
201	Shorkot Branch	Jhang Road, Shorkot	Shorkot	042-34501000 Ext. 2252
202	Gulshan-e-Iqbal Block 3 Branch	Shop # C-3/II, C-3/III, C-4/III, Plot # FI-2, Block 3, Gulshan-e-Iqbal, KDA Scheme # 24, Karachi	Karachi	021-34960499
203	Chak Beli Khan Branch	Chak Beli Road, Bhumbli Stop, Rawalpindi	Rawalpindi	042-34501000 Ext. 2254
204	Bahria Enclave Branch	Plot No. 11, Street No. BEA, Sector-C, Bahria Enclave Avenue, Bahria Enclave, Islamabad	Islamabad	042-34501000 Ext. 2255
205	Chakri Road Branch	Charki Road, Near Al-Haram City, Rawalpindi	Rawalpindi	042-34501000 Ext. 2256
206	Fateh Jang Branch	Fateh Jhang Rawalpindi Road, Opposite General Bus Stand, Fateh Jang	Fateh Jang	042-34501000 Ext. 2257



## BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
207	G.T Road Branch, Dina	G.T Road, Dina	Dina	042-34501000 Ext. 2258
208	Mardan Road Branch	Main Mardan Road, Charsadda	Charsadda	091-6515703-04   091-6515706   091-6515708
209	NASTP Branch	NASTP Alpha Techno Square, Old Airport, Chaklala Cantt, Rawalpindi	Rawalpindi	042-34501000 Ext. 2260
210	Swari Bazar Branch	Sawari Main Bazar, Mardan Road, Buner	Buner	0939-555125-26
211	Saidu Sharif Branch	Marghuzar Road, Saidu Sharif, Swat	Saidu Sharif	0946-726642-43   0946-726671
212	Tariq Road Branch	Shop # 3, 4 Plot # 3/19 Delhi Co-operative Housing Society, Amber Arcade, Tariq Road, Karachi	Karachi	021-34543488
213	Katchery Road Branch	Property No. B-2442/T-2013, Muhalla Ali Murad, Katchery Road, Khairpur	Khairpur	0243-715000   0243-715500   0243-714550   0243-714155
214	Sanghar Branch	Plot # Bearing City Survey No. 9501111, Ward A, Sanghar	Sanghar	042-34501000 Ext. 2265
215	Umerkot Road Branch	Plot City Survey Number 862/4, PM Colony, Mirpur Khas	Mirpur Khas	0233-873454-57
216	Bank Road Daska Branch	Plot # 91, 92 & 95, Muslim Market, Bank Road, Daska	Daska	052-6618822-23
217	Ghalla Mandi Branch	Ghalla Mandi, Nankana Sahib	Nankana Sahib	056-2876562-63
218	Electronics Market Branch	Shop # S-1, G-1, Ground Floor, Plot # Pr-2/25, Sheet # 2, Kohinoor Electronics Centre, Preedy Quarter, Saddar, Karachi	Karachi	021-32762242
219	GT Road Haripur Branch	Khata # 327, Khatooni # 388, Mouza Pandak 172, GT Road, Haripur	Haripur	099-5613353
220	Mughalpur Branch	165 Shalimar Link Road, Mughalpur, Lahore	Lahore	042-37130764-67
221	Soan Garden Branch	Commercial Plot AC-3 & AC-5, Phase-1 Accounts Group Officers Co-Operative Housing Society, Soan Garden, Islamabad	Islamabad	042-34501000 Ext. 2272
222	North Nazimabad, Block F Hayderi Branch	Shop # 1, Plot # D 2, LA Grande, Block F, Hayderi, North Nazimabad, Karachi	Karachi	042-34501000 Ext. 2273
223	DHA Phase IV Branch	Plot # 224, Block CCA, Commercial Area, Phase IV, DHA, Lahore	Lahore	042-37192138-39
224	Ghalla Mandi Arifwala Branch	Ghalla Mandi Road, Arifwala	Arifwala	042-34501000 Ext. 2275
225	Wapda Town Branch	Plot # MM 33, Main Market B Block, Wapda Town Employees Housing Society, Gujranwala	Gujranwala	042-34501000 Ext. 2276
226	Minchinabad Road Branch	Khawat # 2145, Khatooni # 2240, Mouza Town, Ghalla Mandi, Minchinabad Road, Bahawalnagar	Bahawalnagar	063-2277914-17
227	Ring Road Branch	Khata # 23/22/1, Khasra # 507/2, Achini Payan Ring Road, Peshawar	Peshawar	042-34501000 Ext. 2278
228	Haroonabad Branch	Plot # 193, Block C, Near Ghalla Mandi, Bangla Road, Haroonabad	Haroonabad	063-2251072-73   063-2251076-77
229	Shahkot Branch	Khawat 332, Khatooni 917 to 948 Main Bazar, Shahkot	Shahkot	056-3711281-82
230	Miani Branch	Khawat 319, khatooni 634, Gondal Road, Miani	Miani	048-6796605-06
231	Lake City Branch	Plot # 30-7, Opposite Lake City Mall, Lake City, Lahore	Lahore	042-34501000 Ext. 2282
232	DHA Phase V Islamabad Branch	Plot # 4, Lak Boulevard, Central Commercial, Phase V, DHA, Islamabad	Islamabad	042-34501000 Ext. 2283
233	Bewal Branch	Khawat # 152, Khatooni # 437, 438, Bewal, Tehsil Gujar Khan, District Rawalpindi	Bewal	042-34501000 Ext. 2284
234	Bosan Road Branch	Bosan Road, Multan	Multan	061-6224414-15   061-6224271-72
235	Dinga Branch	Khawat # 1330-1331, Khatooni # 2677-2678, Khasra # 4050,4161, Dinga City, Tehsil Kharian, District Gujrat	Dinga	053-7400115-16
236	Jalalpur Bhattian Branch	Khawat # 322/315, Khatooni # 616, Jalalpur Bhattian, Tehsil Pindi Bhattian, District Hafizabad	Jalalpur Bhattian	042-34501000 Ext. 2287
237	Shadman Market Branch	116 Commercial, Shadman Colony, Lahore	Lahore	042-35960330-31   042-35960360-61
238	McLeod Road Branch	Property # SE-10-R-2/13/RH, Mcleoad Road, Lahore	Lahore	042-36284141
239	Ghalla Mandi Vehari Branch	A-Block Karkhana Bazar, Ghalla Mandi, Vehari	Vehari	067-3360334-35
240	Ghalla Mandi Liaquatpur Branch	Plot # 129, Chak # 19/A, Mandi Liaquatpur, District Rahim Yar Khan	Liaquatpur	068-5795051-53   068-5792051
241	Bhakkar Branch	Property # 632/1 & 633/1, Jhang Road, Bhakkar	Bhakkar	0453-510670-73
242	Muzaffargarh Branch	Jhang Road, Muzaffargarh	Muzaffargarh	066-2902475-76
243	Pattoki Branch	Khawat # 1077, Khatooni # 3013, Chak # 35, Main Road, Pattoki	Pattoki	049-4425485
244	Ahmedpur Sharqia Branch	Qanchi Mor, Dera Nawab Road, Ahmedpur Sharqia	Ahmedpur Sharqia	042-34501000 Ext. 2295
245	Hasilpur Branch	Commercial Property 212-F, Baldia Road, Main Bazar, Hasilpur	Hasilpur	062-2334481-84
246	New Hala Branch	Plot # 156, Behzad bypass Town, Phase I, Deh Sandhal, New Hala, District Matiari	New Hala	042-34501000 Ext. 2228
247	Pakpattan Branch	Khawat # 1088, Khatooni # 1171, Khasra # 2056/1/5, Ghalla Mandi Road, Pakpattan	Pakpattan	0457-352455-58
248	Shah Faisal Colony No. 2 Branch	House # A-60, Shah Faisal Colony No. 2, near Noor Masjid, Karachi	Karachi	021-34591062
249	Skardu Branch	Plot # 69, Yadgar Chowk, Skardu	Skardu	042-34501000 Ext. 1853
250	Dadyal AJK Branch	Plot # 99, Sector 1, Ward # 2, Dadyal, District Mirpur AJK	Dadyal	042-34501000 Ext. 2301
251	Moazzamabad Branch	Khawat No. 182, Khatooni No. 18, (Near Bilal Pertoleum) Moazzamabad, Tehsil Kot Momin, District Sargodha	Moazzamabad	042-35501000 Ext. 2302
252	Mailsi Branch	Khawat No. 66/64, Khatooni No. 90, Khasra No. 82/2/2, Colony Road Mailsi, District Vehari	Mailsi	042-34501000 Ext. 2303
253	Nowshera Branch	Unit # 04-CB Mall-1, G.T Road Near Shauba Market, Nowshera Cantt	Nowshera	042-34501000 Ext. 2304
254	Hajipura Branch	Commercial Property No. BV-4S-2-1a/1/RH, Daska Road Hajipura, Chand Chowk, Sialkot	Sialkot	042-35501000 Ext. 2305
255	Sitara Colony Branch	Khawat No. 10427, Khatooni No. 10728, P-9 A, Fawara Chowk, Sitara Colony, Faisalabad	Faisalabad	042-35501000 Ext. 2306
256	Multan Road Branch	Property No S-94 R-302-304-306/6, Multan Road Near Mandi Stop Manza Kakyazi, Lahore	Lahore	042-35501000 Ext. 2307
257	Safoora Goth Branch	Plot No. SB 15, Block No. 7, Scheme No. 36, Gulshan-e-Jauhar, Karachi	Karachi	042-35501000 Ext. 2308

## BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
258	Nazimabad Branch	Shop No.1, Plot No. 20, Sub-block B, Block # 3 Nazimabad, Karachi	Karachi	042-35501000 Ext. 2309
259	Lodhran City Branch	Khwat No. 319, 320, 346, Khatooni No. 879, 880, 909, Near Fawara Chowk, Multan Road, Lodhran	Lodhran	042-35501000 Ext. 2310
260	Valencia Town Branch	Commercial Plaza # 7, Block-A, Valencia Town, Lahore	Lahore	042-35501000 Ext. 2311
261	G.T Road Branch, Latifabad	Khata No 77/78 Khatooni No.174, G.T Road Latifabad, Gujar Khan, District Rawalpindi	Latifabad	042-35501000 Ext. 2312
262	Chak Jhumra Branch	Khwat No. 100, Khatooni No. 446, Khasra No. 25/6, Chak No.187, Near Police Station Chak Jhumra, Faisalabad	Chak Jhumra	042-35501000 Ext. 2313
263	Kharadar Branch	GK 2/8/2, Kalia Center, Nawab Mahabat Khanji Road, Kharadar	Karachi	
264	Urdu Bazar Branch	Shop 6&10 Tayyab Ali Building, RB-10 Rambagh Quarters Karachi	Karachi	
265	Landhi TowShip Branch	Shop No. 172-173 Sector 2-1, Babar Market, Landhi Township, Karachi	Karachi	
266	Eidgah Branch	Eidgah, Opp. Khaliq Dina Hall, M.A. Jinnah Road, Karachi	Karachi	021-32610092   021-32627462
267	Wadhu Wah Road Branch	Plot No. 6, R.S. No. 141/1, Shop No. 1, 2 & 3, Shafey Arcade, Momin Nagar Housing Scheme, Phase-II, Main Wadhu Wah Road, Qasimabad, Hyderabad	Hyderabad	022-2114223-24
268	Lakha Road Branch	PO Lakha Road, Tehsil Mehrabpur, District Naushahro Feroze	Mehrabpur	0242-510010
269	Pakistan Steel Mill Branch	Pakistan Steel Mills, Bin Qasim, Karachi	Karachi	021-32111068
270	Lakhi Ghulam Shah Branch	Plot No. 443, Near National Highway, Lakhi Ghulam Shah, District Shikarpur	Shikarpur	072-6573215
271	Shaheed Fazil Rahu Branch	Plot No. A-3, Deh Barudari, Main Bazar Bank Road, Shaheed Fazil Rahu, District Badin	Shaheed Fazil Rahoo	029-7853743
272	Ranipur Branch	Shop No. 555-556, National Highway, Ranipur, District Khairpur	Ranipur	0243-630242
273	Niazi Chowk Branch	Chak No. 42/10-R, Niazi Chowk, District Khanewal	Khanewal	0300-7304414   0326-8281562
274	Ghosia Colony Gulbahar Branch	Plot No. 346 & 346/1, Ghosia Colony, Gulbahar, Karachi	Karachi	021-36605586   021-36608945
275	North Karachi Branch	Plot No. AS-09, (ST-03), Sector 5-H, North Karachi, Township, Karachi	Karachi	021-36910284
276	Ghalla Mandi Maroot Branch	Plot No. 35, Ghalla Mandi Maroot, Tehsil Fort Abbas, District Bahawalnagar	Fort Abbas	063-2570255   063-2570254
277	Dunga Bunga Branch	Mouza Dunga Bashunian, Main Bahawalnagar-Haroonabad Road, Opposite Rural Health Centre, Dunga Bunga, Tehsil & District Bahawalnagar	Bahawalnagar	063-2360040   063-2360041
278	Fazilpur Branch	Mohallah Pir Atta Muhammad, Near Faisal Hospital, Indus Highway, Fazilpur, Tehsil & District Rajanpur	Rajanpur	0604-681250
279	General Bus Stand Branch	Mouza Bindra, Multan Road, Near General Bus Stand, Bahawalpur	Bahawalpur	062-2881904
280	Hunza Branch	Ground Floor, New Jubilee Market, KKH Road, Aliabad, Hunza	Hunza	0581-3455101
281	Jamshoro Branch	Survey No. 265, Deh Railo, Tappa Bada, Near Bismillah Centre, Jamshoro	Jamshoro	-
282	Sharfabad Branch	Plot No. 12/23, Shop No. 4 & 5, Block-3, Karachi Memon Co-operative Housing Society, Sharfabad, Alamgir Road, Karachi	Karachi	021-34893671
283	Shergarh Branch	Main Road Bazar Shergarh, Tehsil Takht Bhai, District Mardan	Shergarh	0937-830507
284	Sanghar Road Branch	Ground Floor, Shop Nos. 1 & 2, Plot No. 20, Survey No. 164/3, Deh-86, Nusrat Chaudhry Centre, Sanghar Road, Nawabshah	Nawabshah	0244-3851117   0244-3851118
285	Harnoli Branch	Mouza Harnoli, Tehsil Piplan, District Mianwali	Harnoli	0459-296006
286	Ubauro Branch	Survey No. 772 & 714, Deh & Tapo Ubauro, Taluka Ubauro, District Ghotki	Ubauro	072-3688454-55
287	Marghuz Branch	Main Bazar, Garh Road, Marghuz, Mouza Marghuz Akakhel, Hadbast No. 23, Tehsil & District Swabi	Swabi	0938-5501071   0938-550104
288	Manga Mandi Branch	Main Manga Mandi, Link Multan Road, Lahore	Lahore	042-35383200
289	Waisa Branch	Zakir Market, Village Waisa, Tehsil Hazro, District Attock	Hazro	057-2550253
290	Bhalwal City Branch	Chak No. 11/NB, Sargodha-Gujrat Road, Bhalwal City, District Sargodha	Bhalwal	048-6642620   048-6642621
291	Ghouri Town Branch	Ground Floor, Bin Khurshid Plaza, Main Commercial No. 14, Street No. 9-B, Ghouri Town, Phase V, Islamabad	Islamabad	051-2156432   051-2156434
292	Khayaban-e-Ittehad Branch	Plot No. 7-C/III, Survey No. 26, Khayaban-e-Ittehad, Phase VII, Pakistan Defence Officers Housing Authority, Karachi	Karachi	021-35310576   021-35310574
293	Chungi No. 5 Branch	Mouza 439/E.B, Chungi No. 5, Burewala, District Vehari	Burewala	067-3351123   067-3351124
294	Kahuta Branch	Arshad Plaza, Rawalpindi Road, Near Kallar Chowk, Kahuta, District Rawalpindi	Rawalpindi	051-3313601   051-3313602
295	Lillah Town Branch	Khushab Road, Lillah Town, Tehsil Pind Dadan Khan, District Jhelum	Pind Dadan Khan	0544-217145
296	Thalli Chowk Branch	Main Bypass Thalli Chowk, Rahim Yar Khan	Rahim Yar Khan	068-5870989   068-5870990
297	Dastagir Branch	R-50, Block-15, Dastagir Society, Federal 'B' Area, Karachi	Karachi	021-36370267   021-36370268
298	Regency Arcade Branch	Shop No. 10, 11, 41 & 42, Ground Floor, Regency Arcade, Faisalabad	Faisalabad	041-2604875   041-2604877
299	Stadium Road Branch	Shops No. 2 & 3, Ground Floor, Plot No. SC-45, Chandni Chowk, KDA Scheme No. 7, Stadium Road, Karachi	Karachi	021-34946680   021-34932338
300	Orangi Town Branch	Plot No. LS-17, Sector 6-E, Orangi Town, Karachi	Karachi	021-36762506
301	Mirpur Khas Branch	Ground Floor, City Survey No. 709, 710, Ward 'A', Mohallah Khari Quarters, Mirpur Khas	Mirpur Khas	0233-875327   0233-844148
302	Lahore-Jaranwala Road Branch	Chak No. 240 More GB, Lahore Road, Jaranwala	Jaranwala	041-4311410
303	Jabbi Sharif Branch	Village & PO Jabbi Sharif, District Khushab	Khushab	0454-898060
304	Chak No. 140-P Branch	Chak No.140-P, PO Bunglow Manthar, Rahim Yar Khan	Rahim Yar Khan	068-5774022
305	Bahria Orchard (Sub Branch Bahria Town Sector C)	Plot No. 34, Low Cost Commercial Block-C, Category Boulevard, Bahria Orchard, Lahore	Lahore	042-3545199   042-35451509
306	Bahadurabad (Sub Branch Javed Arcade)	Head Office Saylani Welfare International Trust, Bahadurabad Chowrangi, Karachi	Karachi	021-34920171
307	Dolmen Mall Branch	Outlet No. LG-11, Dolmen Mall, DHA Phase 6 Sector A, Lahore	Lahore	042-36412005-6-7-9



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