MCB FUNDS
Investments for Life
AM1
by PACRA

Under Sealed Cover

Form 3

2026-27/FAD/KS/19072
August 04, 2026

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject: **Financial results for the year ended June 30, 2026**

Dear Sir,

We have to inform you that the Board of Directors of **MCB Investment Management Limited**, the management company of **MCB Cash Management Optimizer**, approved the financial results of **MCB Cash Management Optimizer** for the **year ended June 30, 2026**, in their meeting held **at Head Office in Karachi on Tuesday, August 04, 2026, at 11:00 a.m.**

Please find attached the following for your reference:

- Statement of Assets and Liabilities.
- Statement of Profit and Loss.
- Statement of Other Comprehensive Statement.
- Statement of Movement in Unit Holders' Fund.
- Statement of Cash Flows.

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Rehan

Muhammad Rehan Khan
Company Secretary

MCB INVESTMENT MANAGEMENT LIMITED
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MCB CASH MANAGEMENT OPTIMIZER
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	June 30, 2026	June 30, 2025
	(Rupees in 000)	
ASSETS		
Bank balances	**62,125,029**	78,695,902
Investments	**12,507,674**	37,536,495
Profit receivable	**2,009,522**	254,509
Advances, deposits, prepayments and other receivable	**214,378**	57,681
Total assets	**76,856,603**	116,544,587
LIABILITIES		
Payable to MCB Investment Management Limited - Management Company	**58,602**	91,418
Payable to Central Depository Company of Pakistan Limited - Trustee	**4,298**	1,175
Payable to Securities and Exchange Commission of Pakistan	**5,096**	6,111
Payable against redemption of units	**92,160**	2,300,000
Payable against purchase of investments	**961,993**	-
Accrued expenses and other liabilities	**959,096**	982,440
Total liabilities	**2,081,245**	3,381,144
NET ASSETS	**74,775,358**	113,163,443
UNIT HOLDER'S FUND (AS PER STATEMENT ATTACHED)	**74,775,358**	113,163,443
CONTINGENCIES AND COMMITMENTS		
	(Number of units)	
NUMBER OF UNITS IN ISSUE	**728,527,606**	1,105,812,348
	(Rupees)	
NET ASSET VALUE PER UNIT	**102.6390**	102.3351

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MCB CASH MANAGEMENT OPTIMIZER
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	June 30, 2026	June 30, 2025
	(Rupees in '000)	
INCOME		
Profit on bank deposits	**6,809,997**	917,476
Income from government securities	**3,586,762**	10,829,067
Income from letter of placement	**816,354**	96,189
Income from secured lending arrangement	**25,245**	143,786
Capital gain on sale of investments - net	**10,846**	706,044
Unrealised gain on re-measurement of investments at fair value through profit or loss - net	**22**	16,370
Other income	**1,369**	1,108
Total income	**11,250,595**	12,710,040
EXPENSES		
Remuneration of MCB Investment Management Limited - Management Company	**795,773**	902,424
Sindh Sales Tax on remuneration of Management Company	**119,366**	135,363
Allocated expenses	**-**	12,062
Sindh Sales Tax on allocated expenses	**-**	1,809
Remuneration of Central Depository Company of Pakistan Limited - Trustee	**57,470**	48,672
Sindh Sales Tax on remuneration of Trustee	**8,620**	7,301
Securities and Exchange Commission of Pakistan fee	**78,368**	66,370
Legal and professional	**206**	204
Brokerage, settlement and bank charges	**4,873**	10,069
Auditors' remuneration	**1,542**	1,512
Fees and subscription	**632**	572
Total operating expenses	**1,066,850**	1,186,358
Net income for the year before taxation	**10,183,745**	11,523,682
Taxation	**-**	-
Net income for the year after taxation	**10,183,745**	11,523,682
Allocation of net income for the year		
Net income for the year after taxation	**10,183,745**	11,523,682
Income already paid on units redeemed	**(9,412,942)**	(10,245,660)
	770,804	1,278,022
Accounting income available for distribution		
- Relating to capital gains	**7,451**	445,827
- Excluding capital gains	**763,353**	832,195
	770,804	1,278,022

MCB CASH MANAGEMENT OPTIMIZER
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	June 30, 2026	June 30, 2025
	----------- (Rupees in '000) -----------	
Net income for the year after taxation	**10,183,745**	11,523,682
Other comprehensive income	-	-
Total comprehensive income for the year	**10,183,745**	11,523,682

MCB CASH MANAGEMENT OPTIMIZER
STATEMENT OF MOVEMENT IN UNIT HOLDERS' FUND
FOR THE YEAR ENDED JUNE 30, 2026

	For the year ended June 30,					
	2026			2025		
	Capital Value	Undistributed income	Total	Capital Value	Undistributed income	Total
	(Rupees in '000)					
Net assets at beginning of the year	112,207,806	955,638	113,163,443	46,082,635	715,359	46,797,994
Issue of 3,459,526,443 units (2025: 3,889,247,812 units)						
- Capital value (at net asset value per unit at the beginning of the year)	354,030,984	-	354,030,984	396,860,014	-	396,860,014
- Element of income	14,152,289	-	14,152,289	26,023,757	-	26,023,757
	368,183,273	-	368,183,273	422,883,771	-	422,883,771
Redemption of 3,836,811,185 units (2025: 3,242,058,315 units)						
- Capital value (at net asset value per unit at the beginning of the year)	(392,640,456)	-	(392,640,456)	(330,820,603)	-	(330,820,603)
- Amount paid out of element of income	(13,723,688)	(9,412,942)	(23,136,630)	(24,123,583)	(10,245,660)	(34,369,243)
	(406,364,144)	(9,412,942)	(415,777,086)	(354,944,186)	(10,245,660)	(365,189,846)
Total comprehensive income for the year	-	10,183,745	10,183,745	-	11,523,682	11,523,682
Interim dividend distribution on June 22, 2026 at the rate of 10.1598 (June 23, 2025 at the rate of 14.8866 per unit)	(412,730)	(565,287)	(978,017)	(1,814,415)	(1,037,743)	(2,852,158)
Net income for the year after distribution	(412,730)	9,618,458	9,205,728	(1,814,415)	10,485,939	8,671,524
Net assets at end of the year	73,614,204	1,161,155	74,775,358	112,207,806	955,638	113,163,443
Undistributed income brought forward:						
- Realised		939,268			701,020	
- Unrealised		16,370			14,339	
		955,638			715,359	
Accounting income available for distribution						
- Relating to capital gains		7,451			445,827	
- Excluding capital gains		763,353			832,195	
		770,804			1,278,022	
Distributions during the year		(565,287)			(1,037,743)	
Undistributed income carried forward		1,161,155			955,638	
Undistributed income carried forward:						
- Realised		1,161,133			939,268	
- Unrealised		22			16,370	
		1,161,155			955,638	
		(Rupees)			(Rupees)	
Net asset value per unit at beginning of the year		102.3351			102.0403	
Net asset value per unit at end of the year		102.6390			102.3351	

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MCB CASH MANAGEMENT OPTIMIZER
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	June 30, 2026	June 30, 2025
	-------------(Rupees in '000)-----------	
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income for the year before taxation	10,183,745	11,523,682
Adjustments for non cash items:		
Unrealised gain on re-measurement of investments at fair value through profit or loss - net	(22)	(16,370)
	10,183,723	11,507,312
Decrease / (increase) in assets		
Investments - net	24,490,718	(18,923,746)
Profit receivable	(1,755,013)	(100,589)
Advances, deposits, prepayments and other receivable	(156,697)	(11,456)
	22,579,008	(19,035,791)
(Decrease) / increase in liabilities		
Payable to MCB Investment Management Limited - Management Company	(32,816)	29,676
Payable to Central Depository Company of Pakistan Limited - Trustee	3,123	(939)
Payable to Securities and Exchange Commission of Pakistan	(1,015)	3,559
Accrued expenses and other liabilities	(23,344)	908,532
	(54,052)	940,828
Net cash flow generated from / (used in) operating activities	32,708,679	(6,587,651)
CASH FLOWS FROM FINANCING ACTIVITIES		
Amount received against issuance of units	367,770,543	421,069,356
Amount paid against redemption of units	(417,984,926)	(362,889,846)
Distributions made during the year	(565,287)	(1,037,743)
Net cash (used in) / generated from financing activities	(50,779,670)	57,141,767
Net (decrease) / increase in cash and cash equivalents	(18,070,991)	50,554,116
Cash and cash equivalents at beginning of the year	80,684,238	30,130,122
Cash and cash equivalents at end of the year	62,613,247	80,684,238