



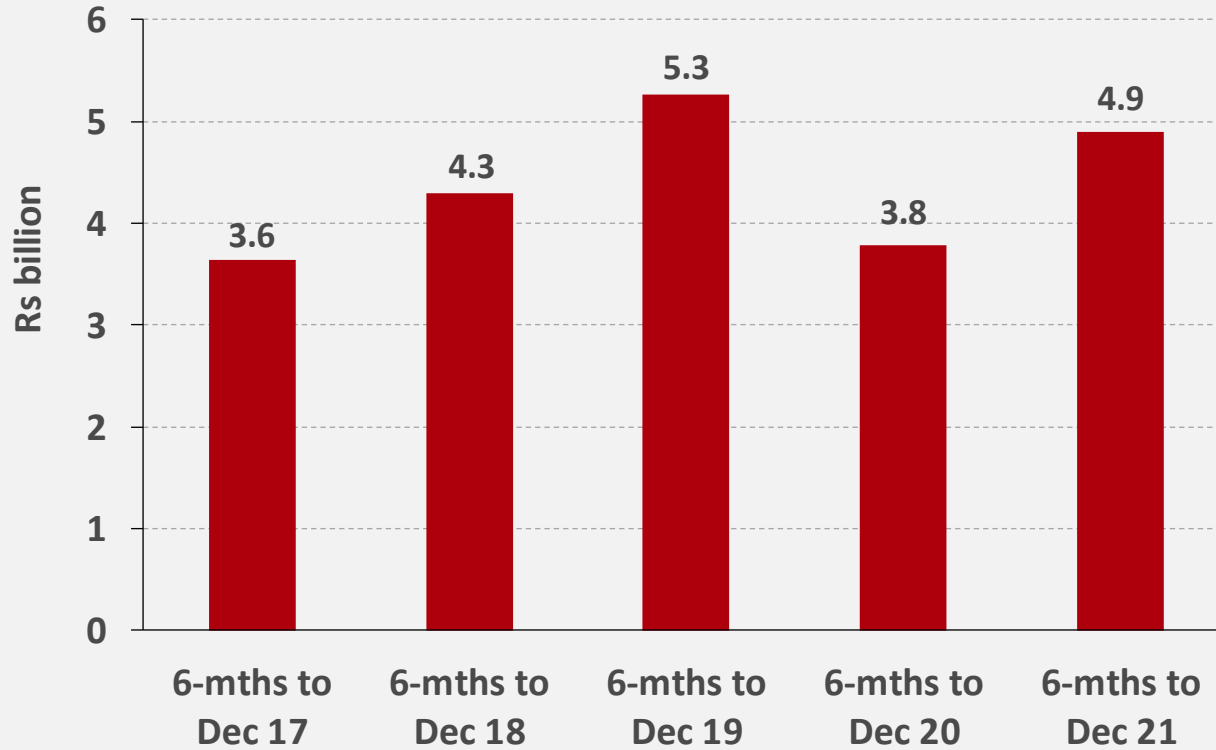
# First semester results for FY 2021/22

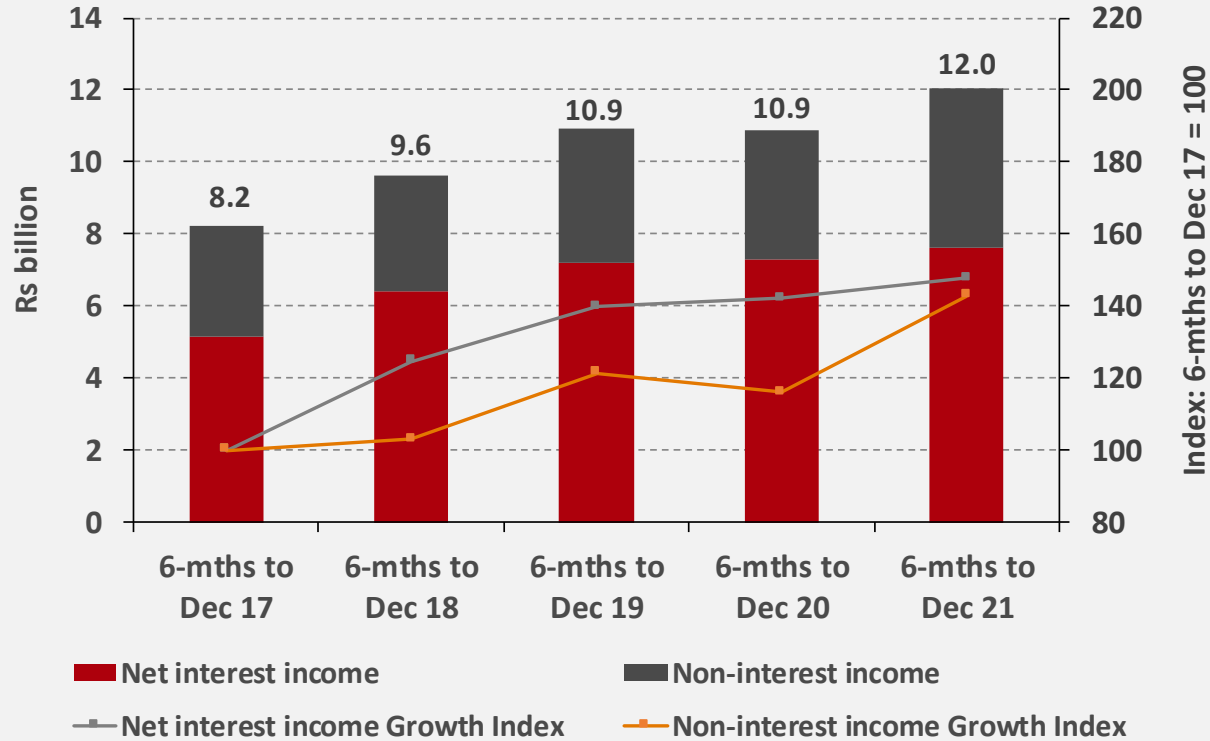
Earnings Call presentation





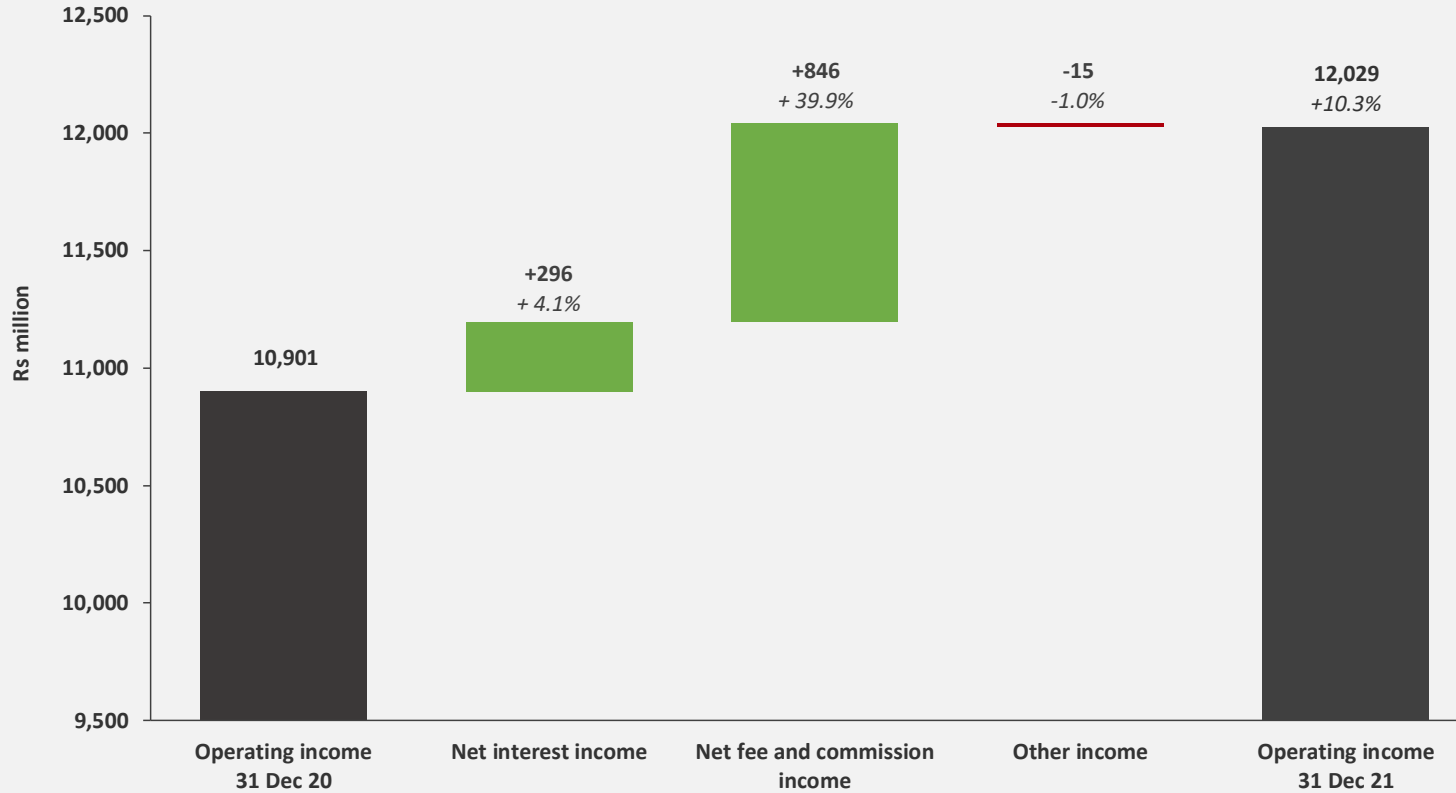
## PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS





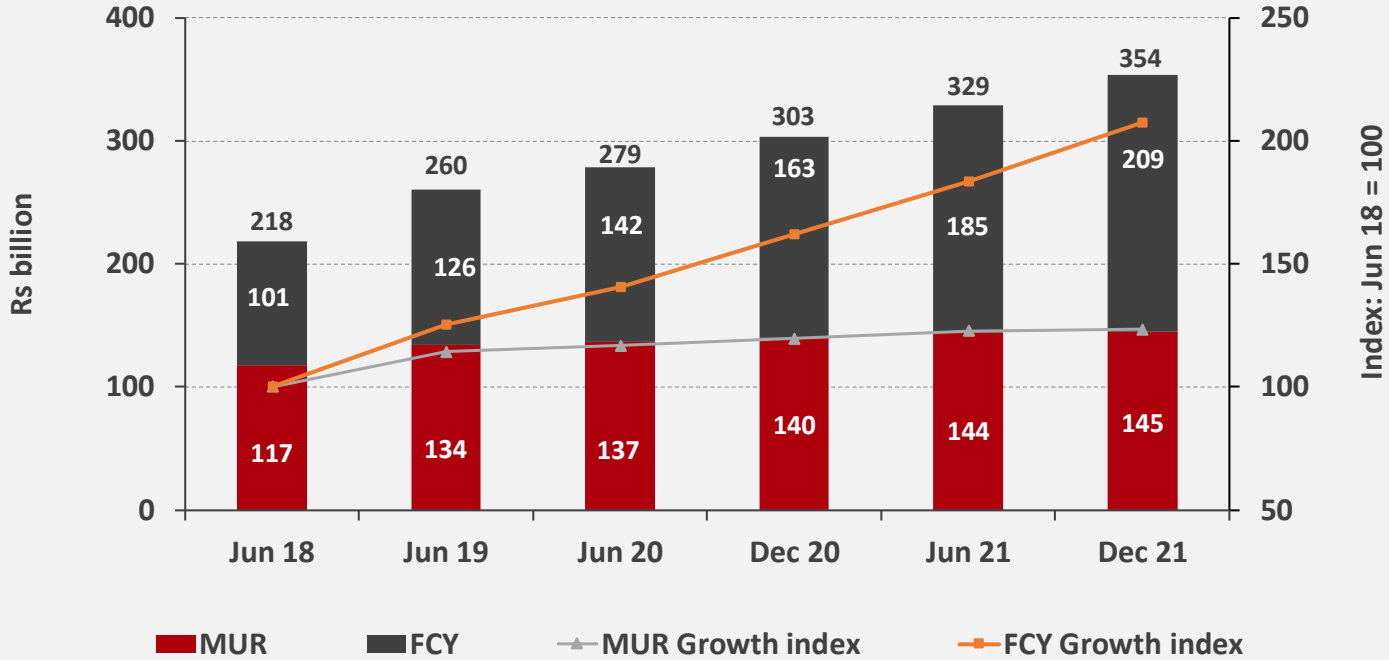


## OPERATING INCOME (ii)

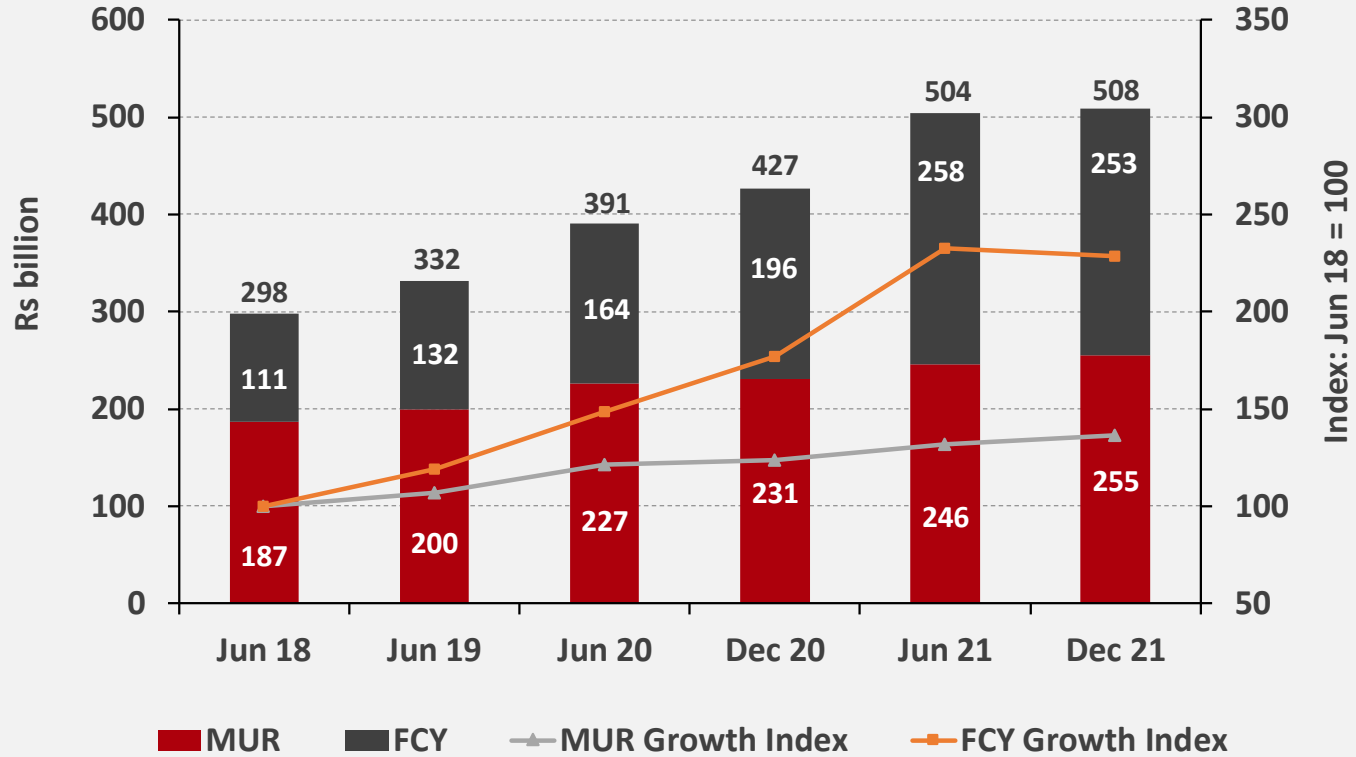


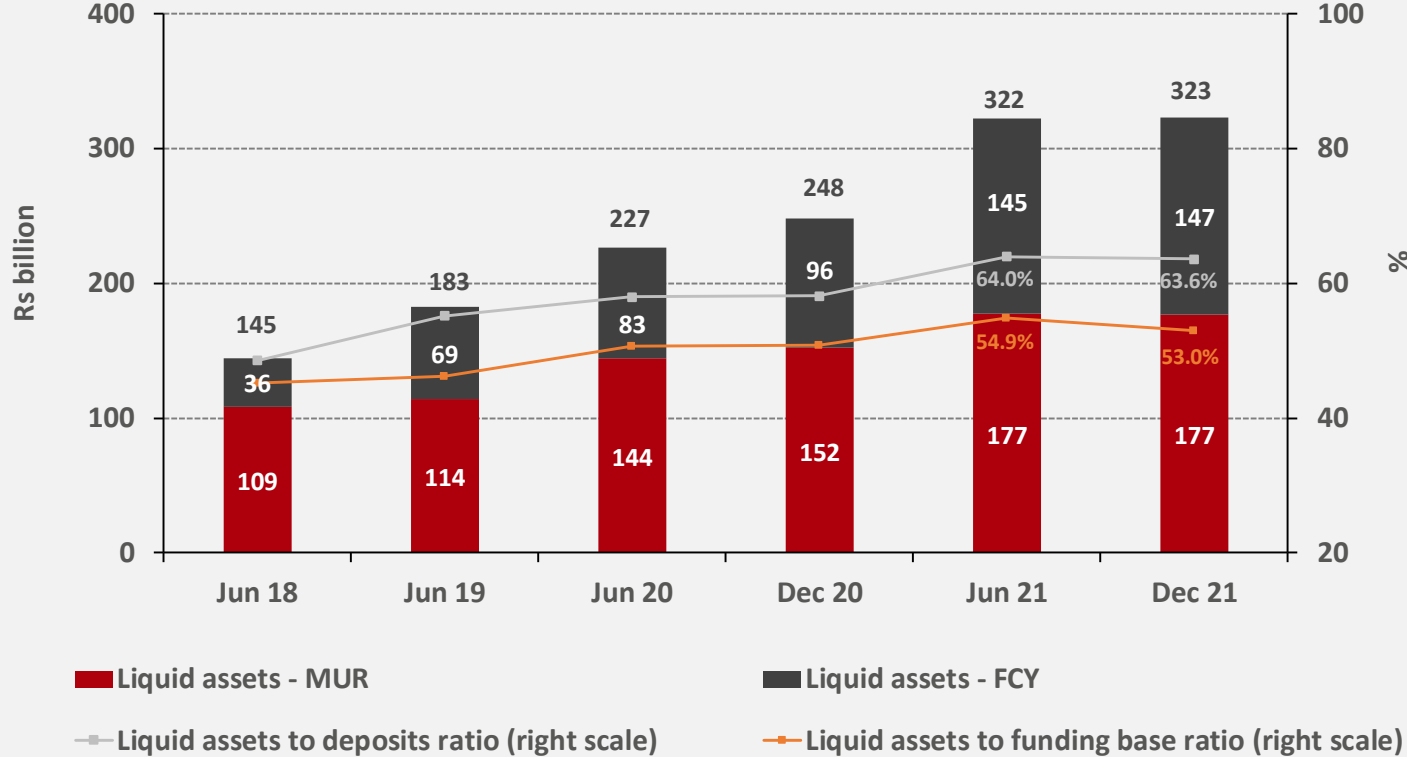


# GROSS LOANS AND ADVANCES

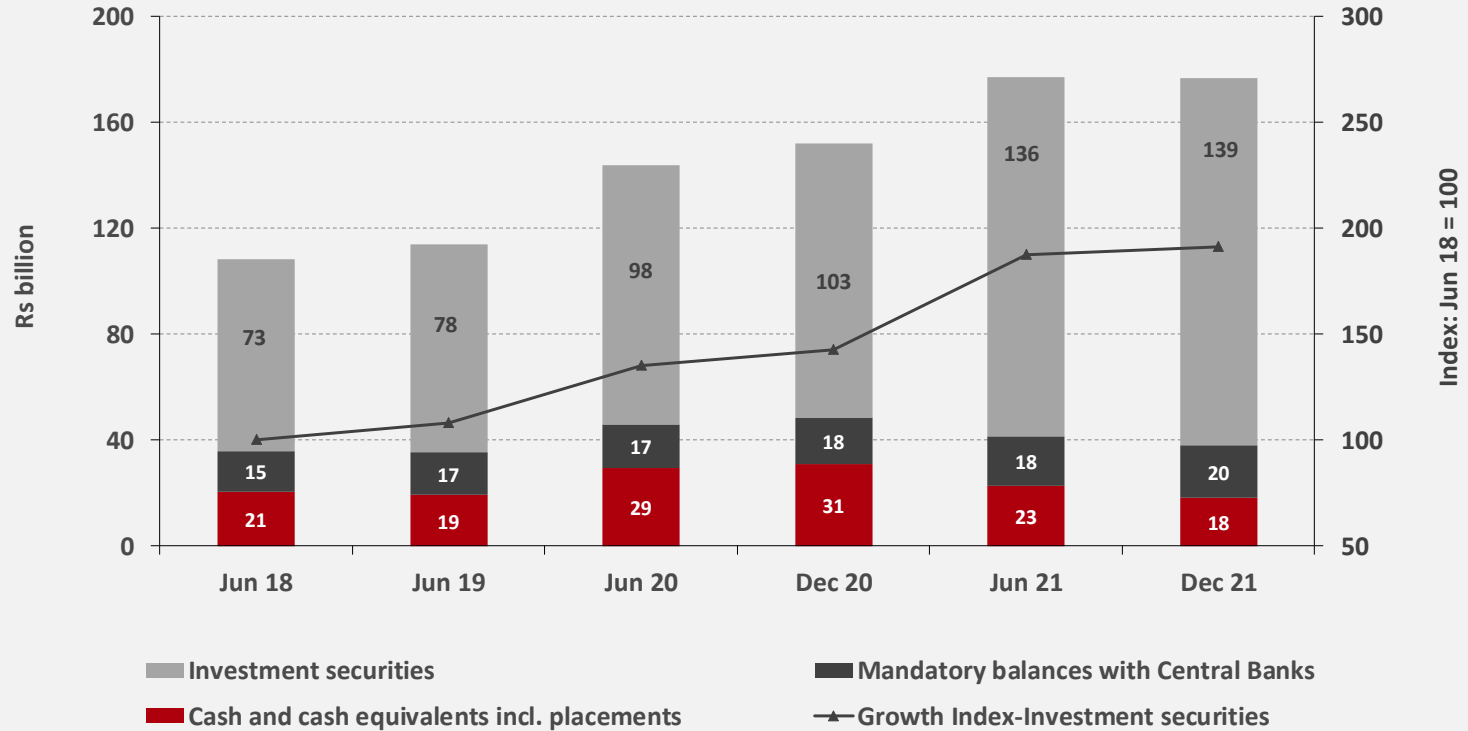


Note: Figures include Corporate Notes

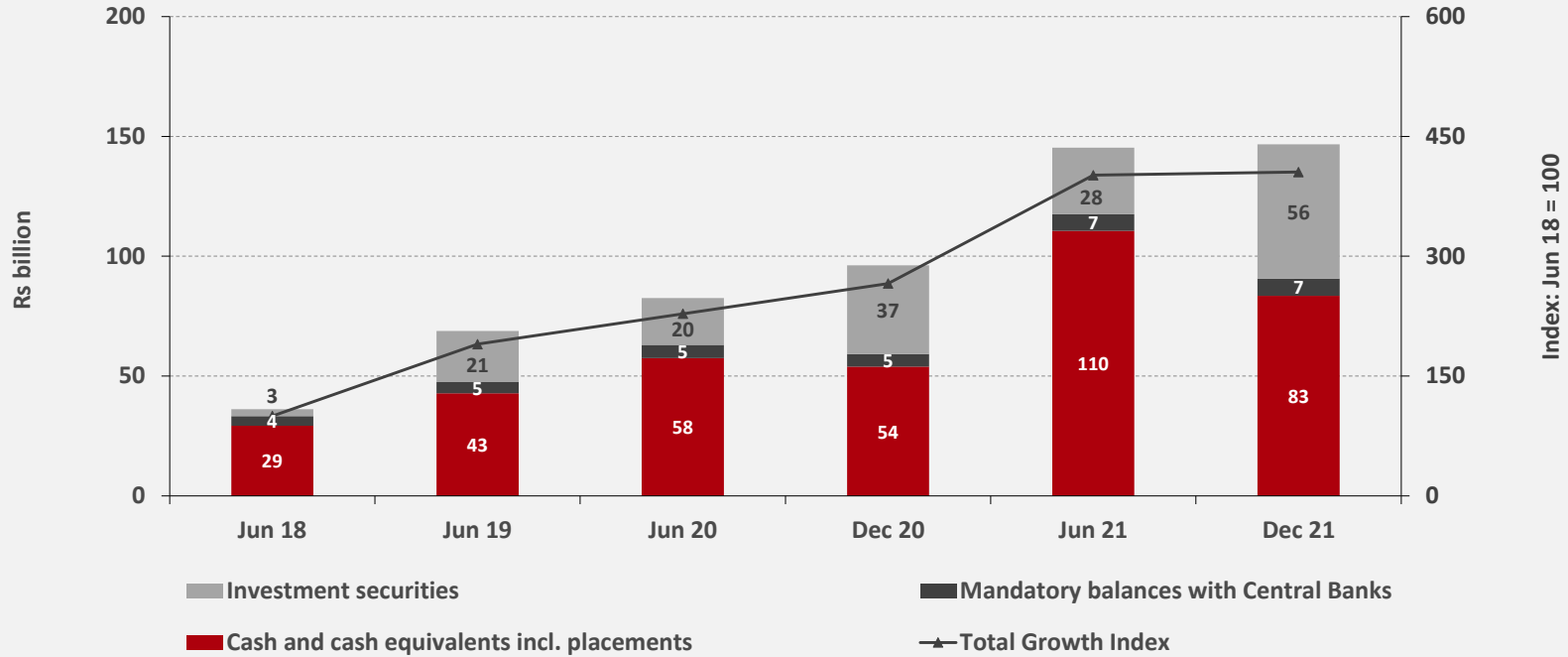




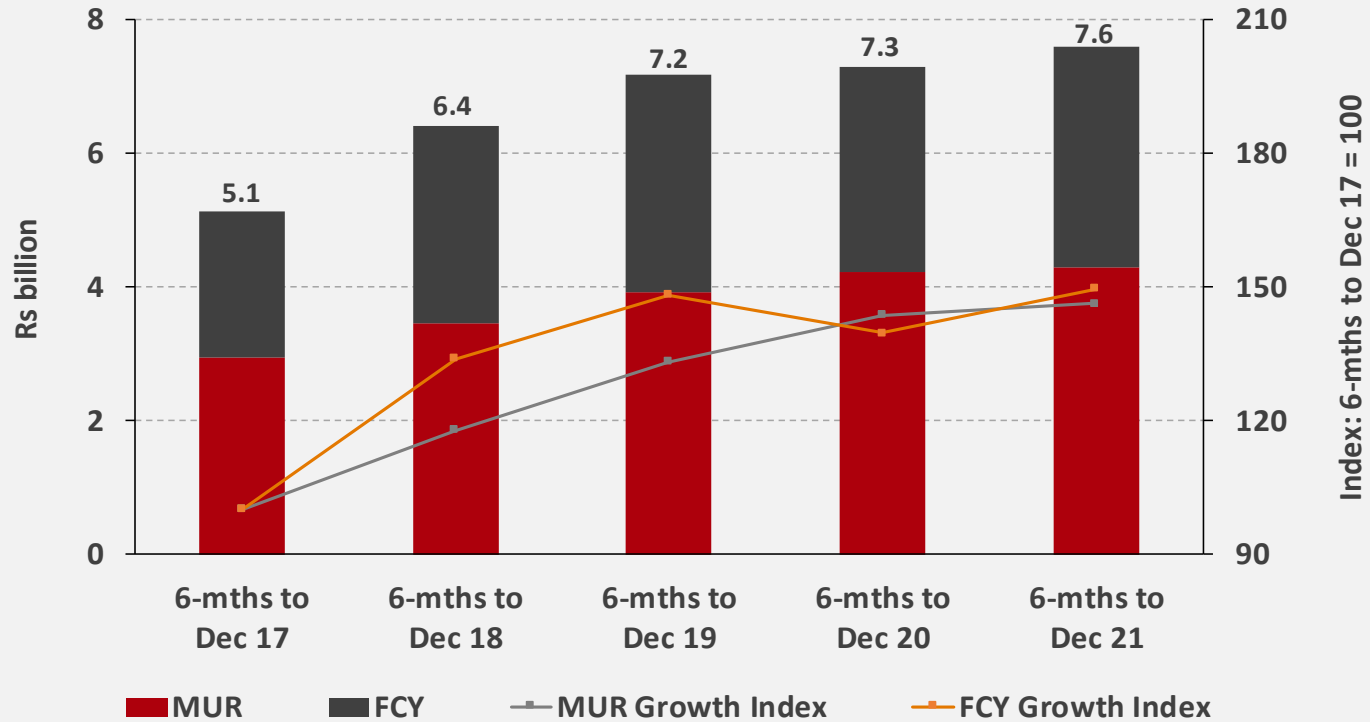
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.





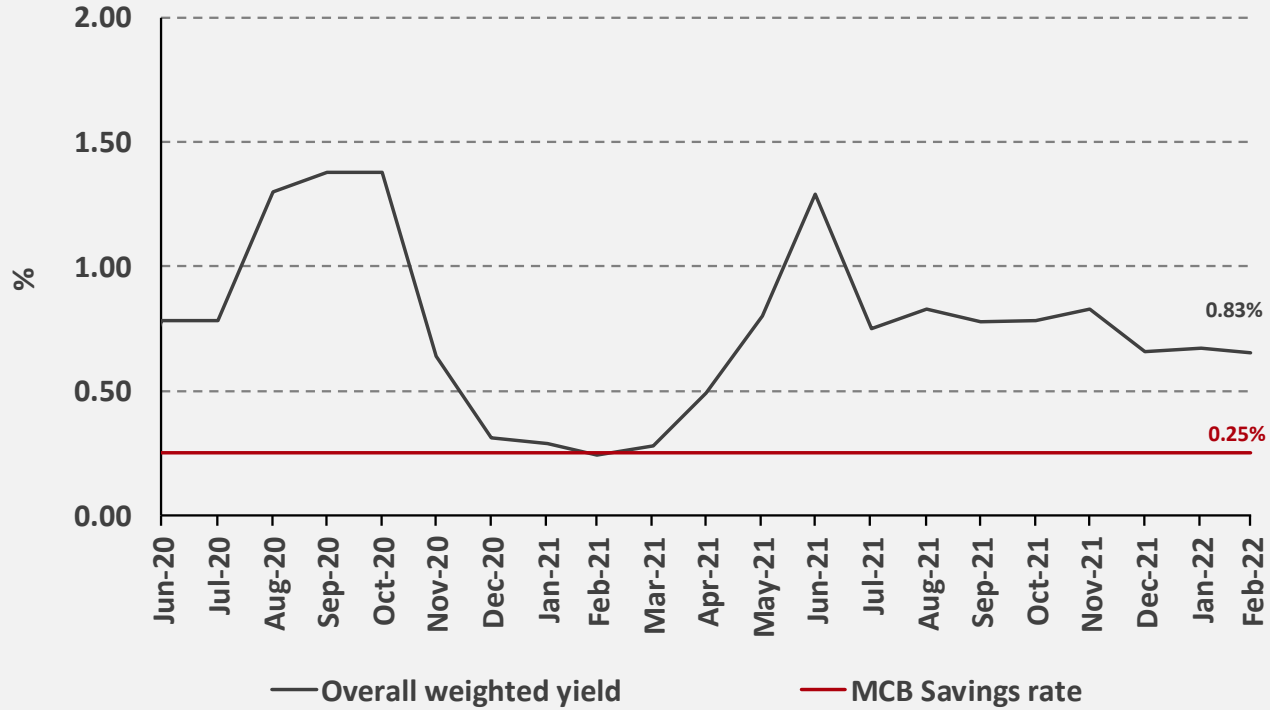


Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.





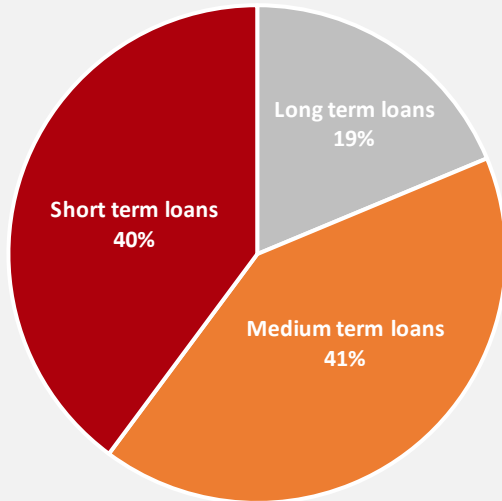
# EVOLUTION OF T-BILLS/BOM BILLS RATE V/S SAVINGS RATE



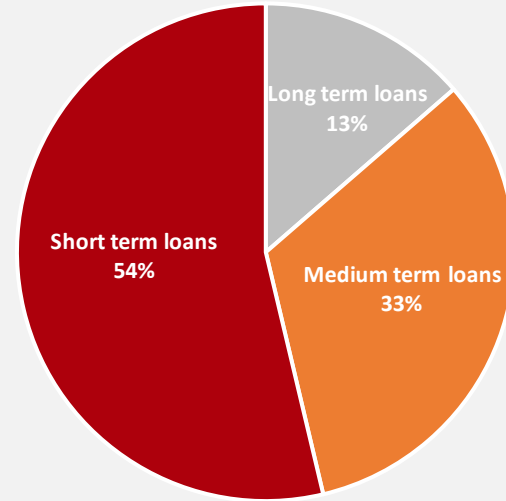


## EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENURE – MCB LTD

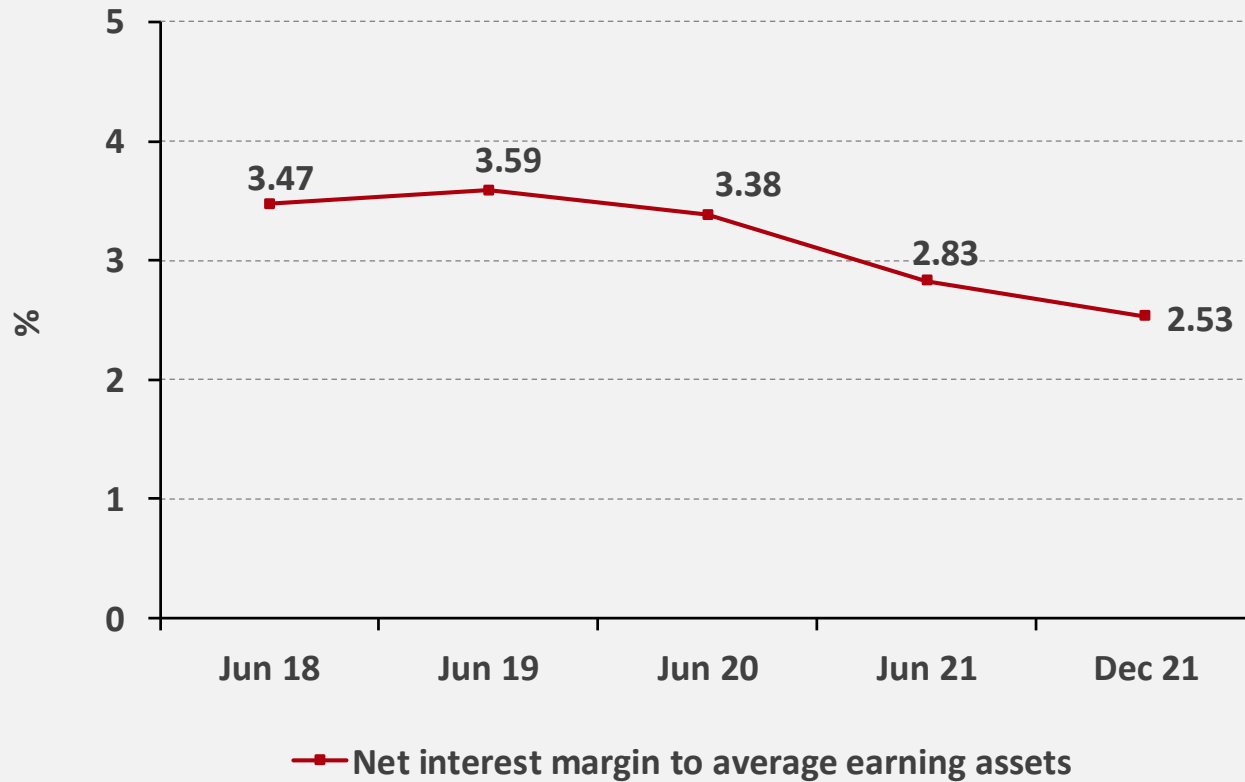
Dec 20

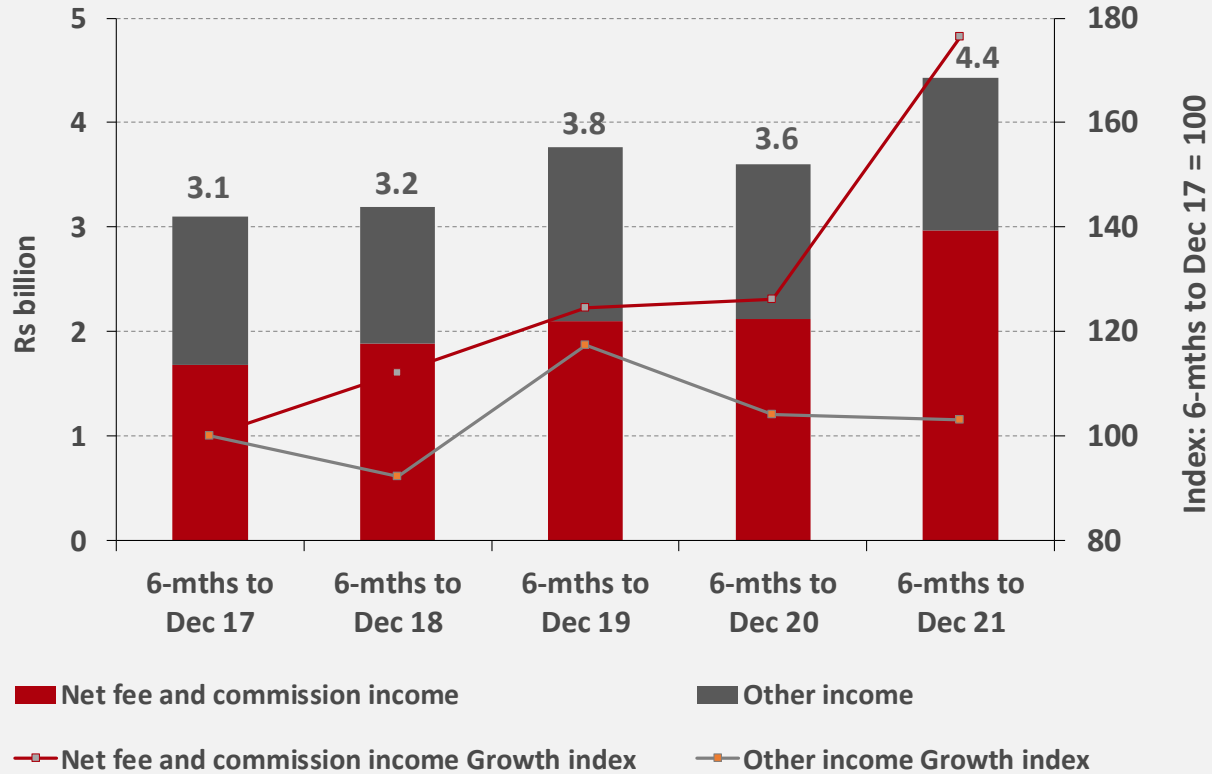


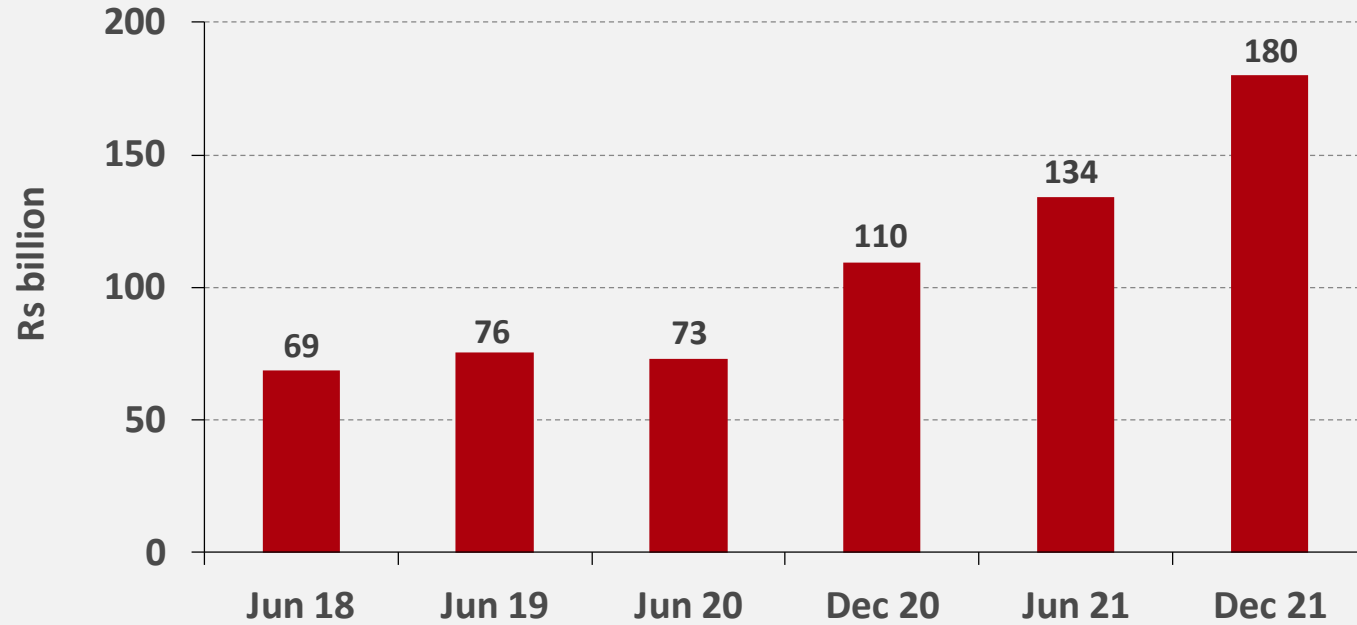
Dec 21

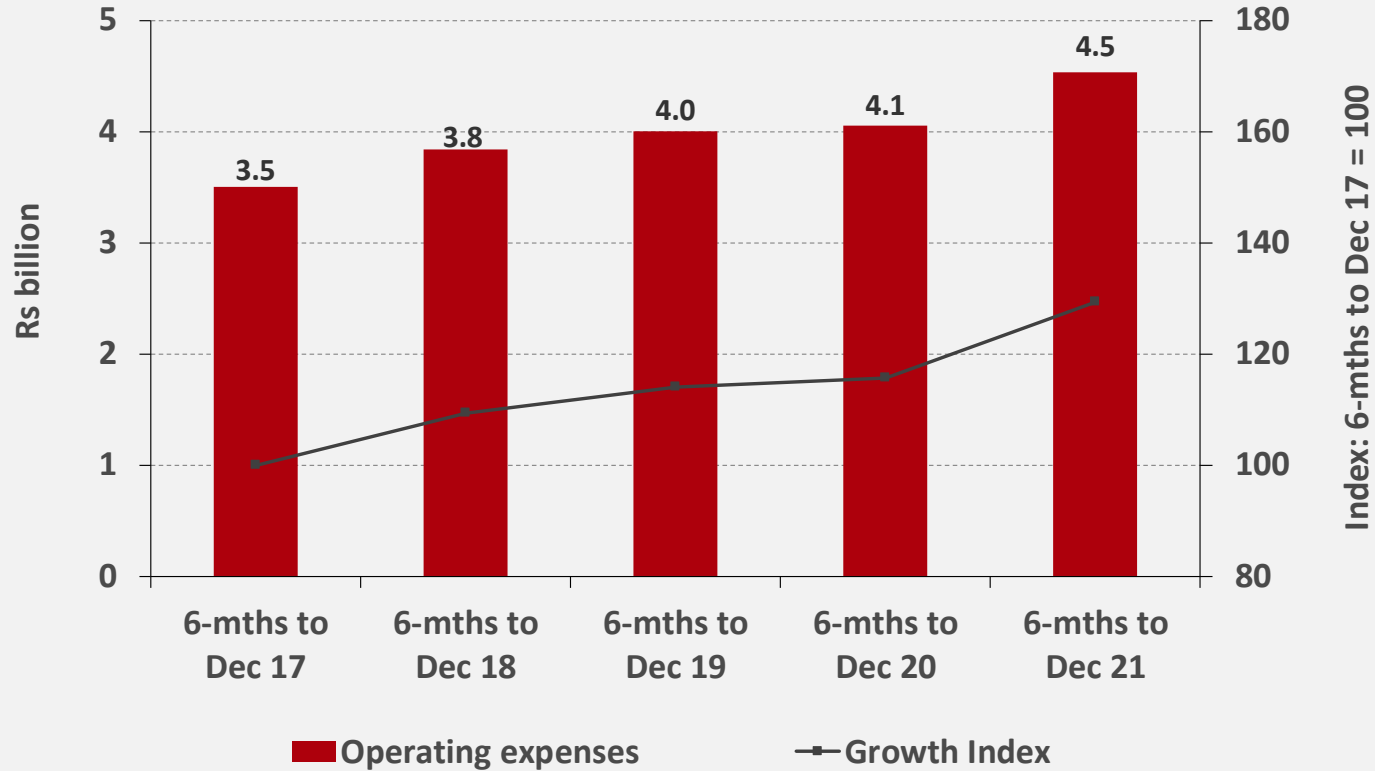


■ Long term loans   ■ Medium term loans   ■ Short term loans

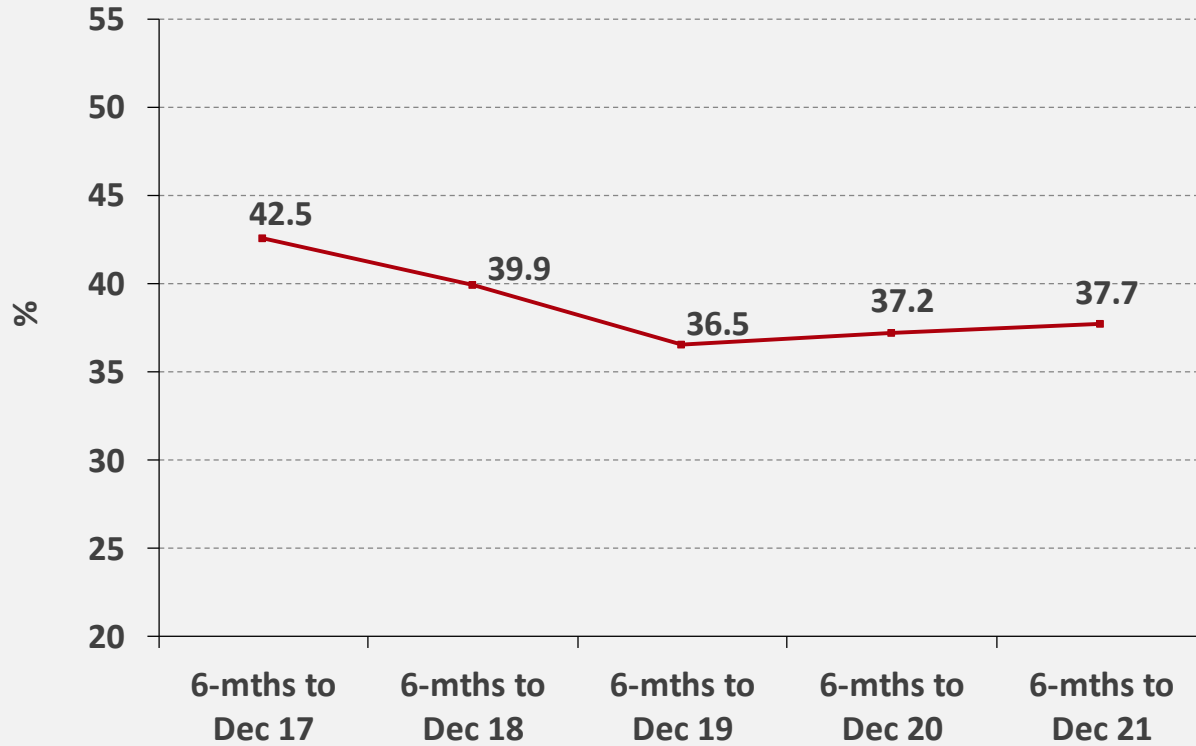






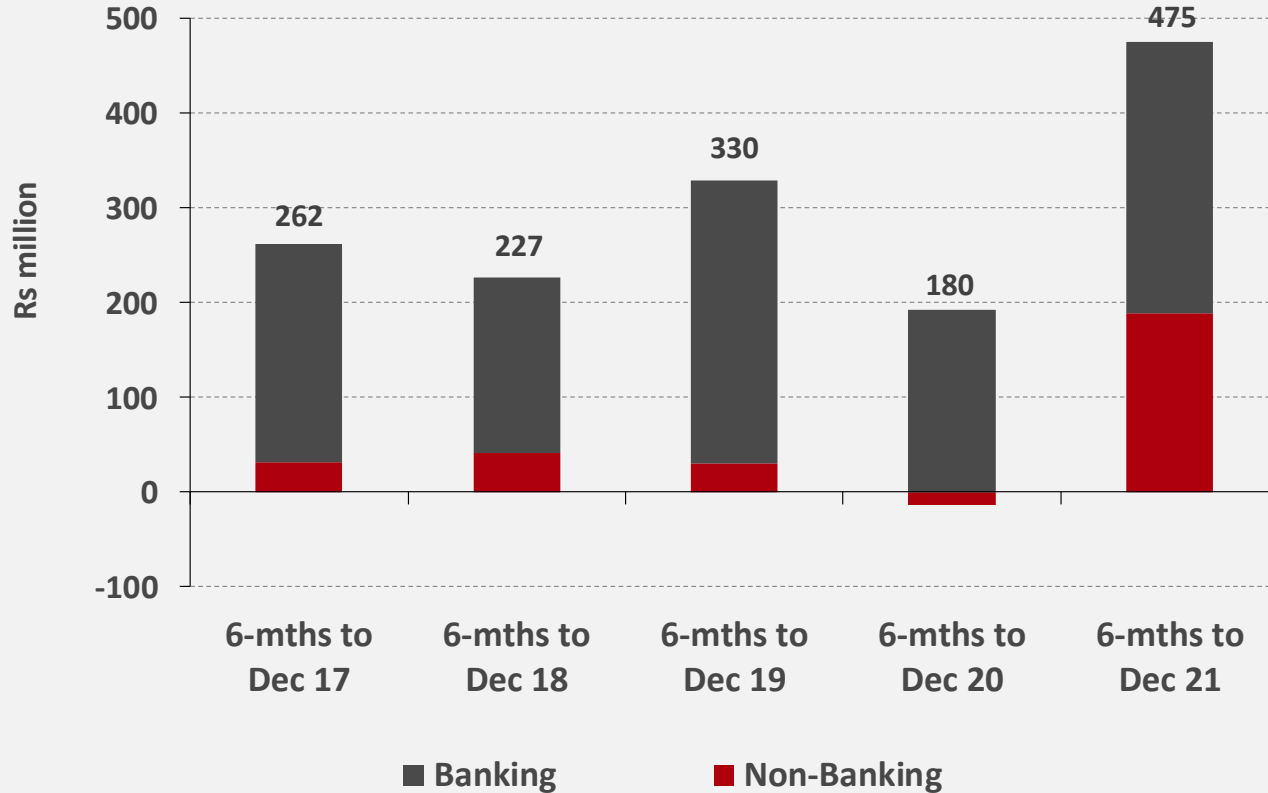






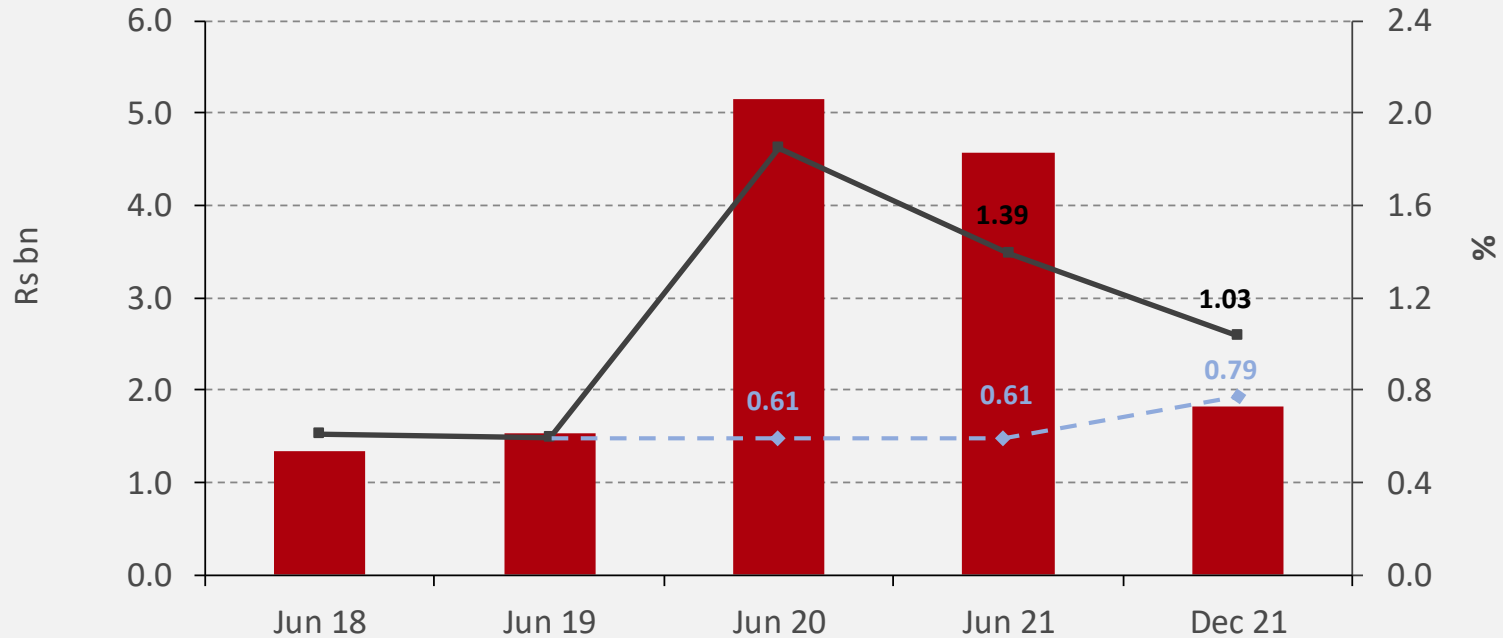


## SHARE OF PROFIT OF ASSOCIATES





## CREDIT IMPAIRMENT CHARGES

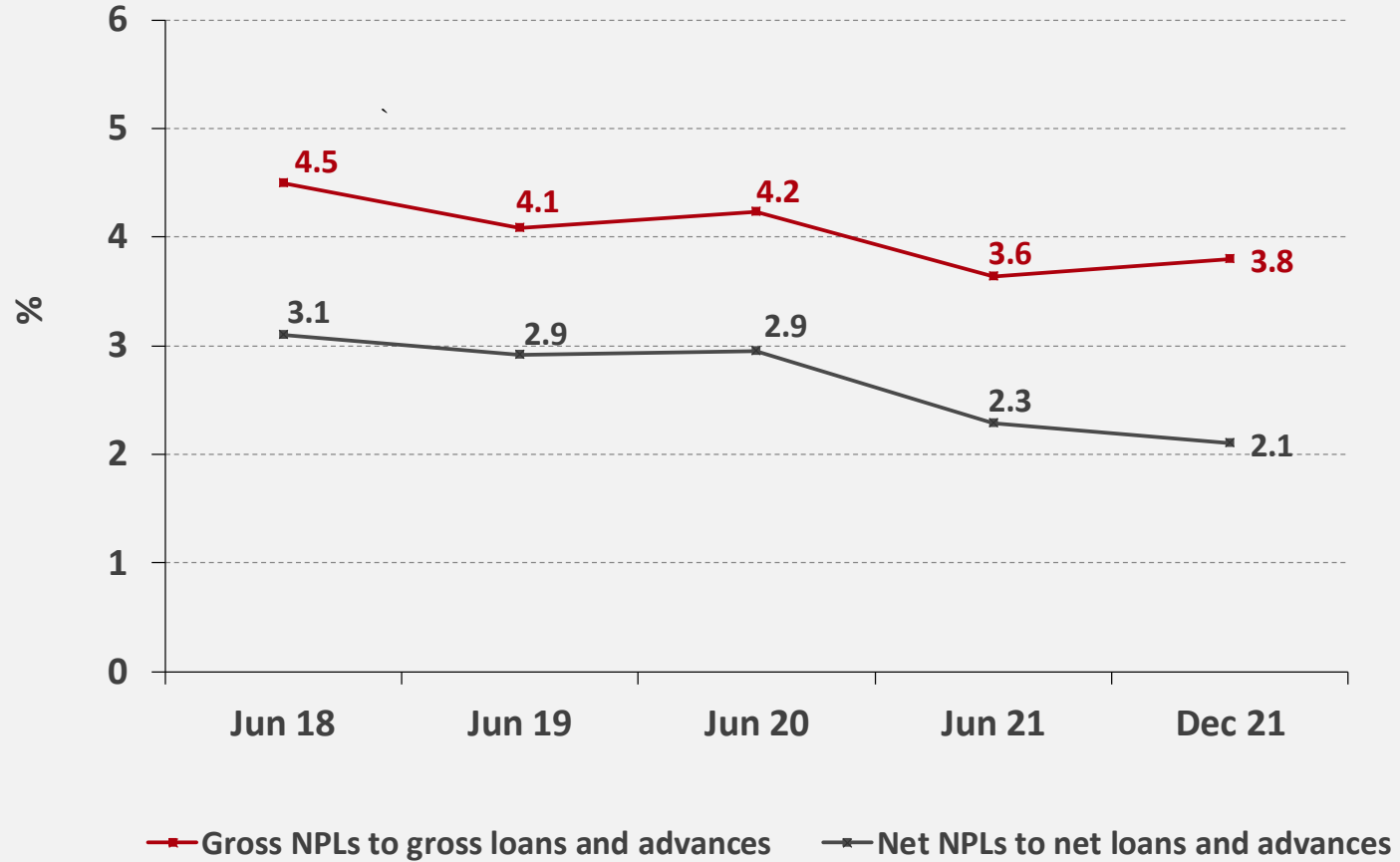


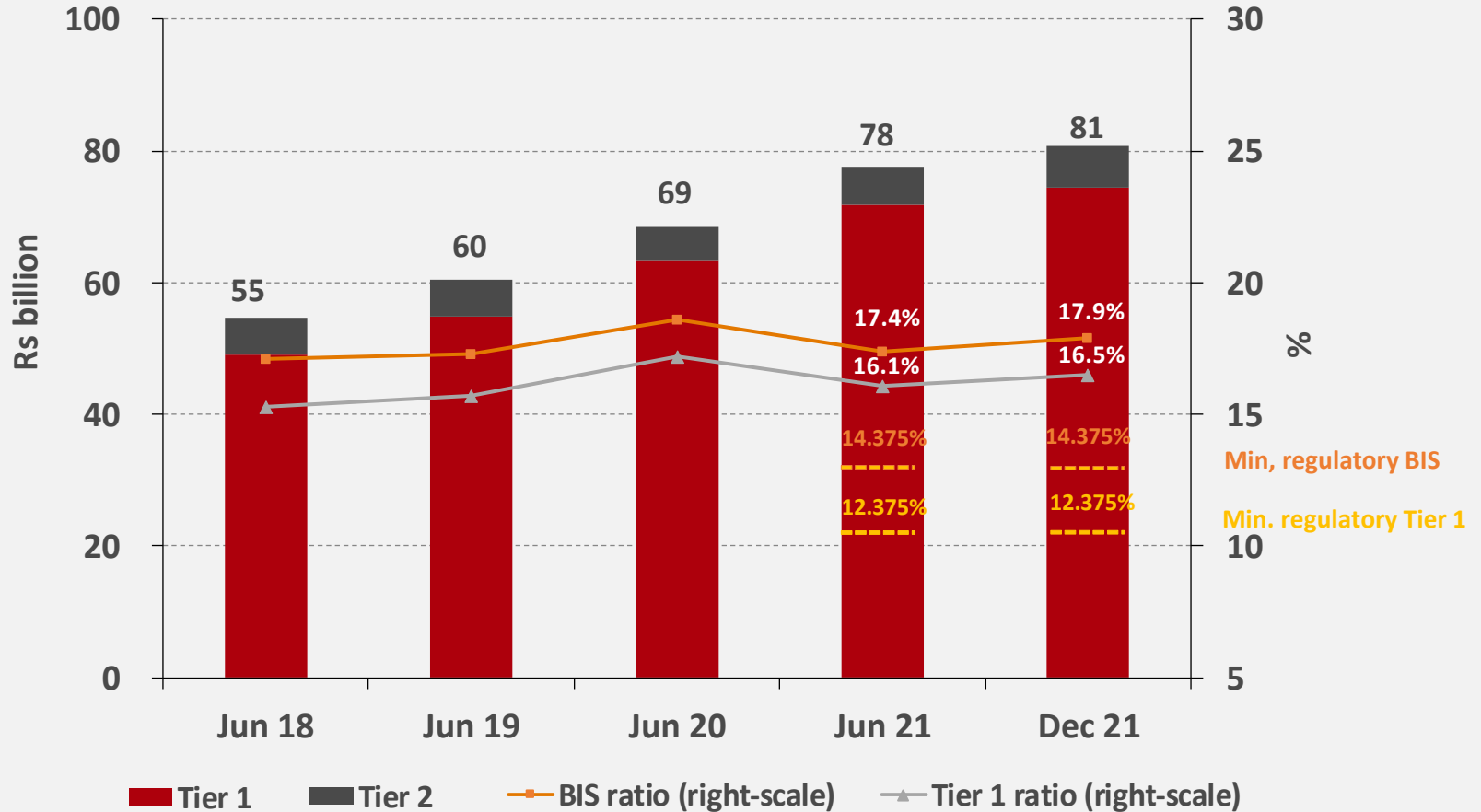
**■** Credit impairment charges

**—** As a % of gross loans and advances (right scale)

**- -** As a % of gross loans and advances, excluding additional ECL (right scale)

Note: Impairment charges for Dec 21 relate to six months while the ratio has been annualised

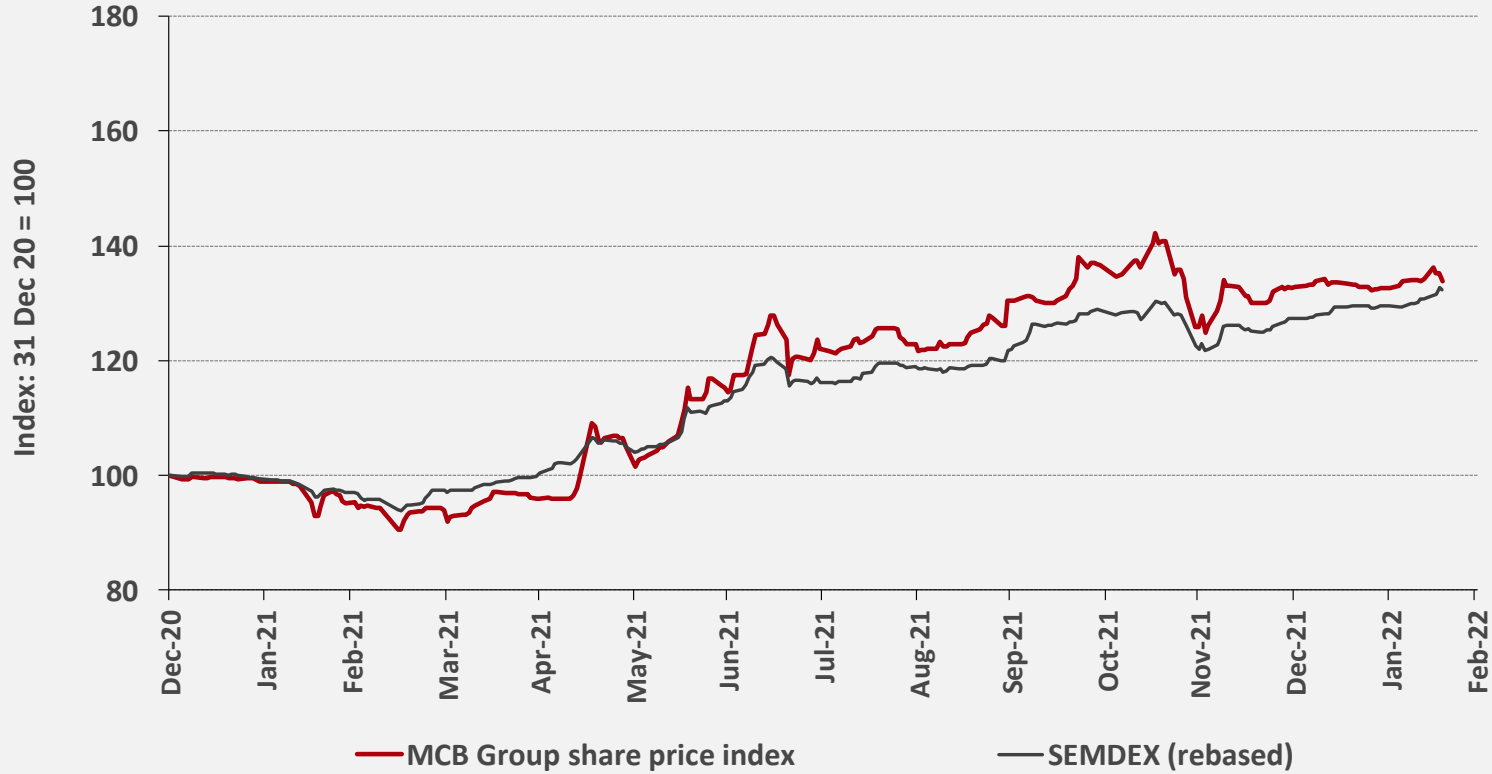




Note: The Bank of Mauritius (BoM) had previously deferred the implementation of the capital conservation buffer of 2.5% from 1 January 2020 to 1 January 2021. The BoM has further deferred its implementation to 1 April 2022 such that banks will be required to maintain a capital conservation of 1.875% until 31 March 2022.



## MCBG SHARE PRICE PERFORMANCE





THANK YOU

