



Nine months results FY 2022/23

Earnings Call Presentation

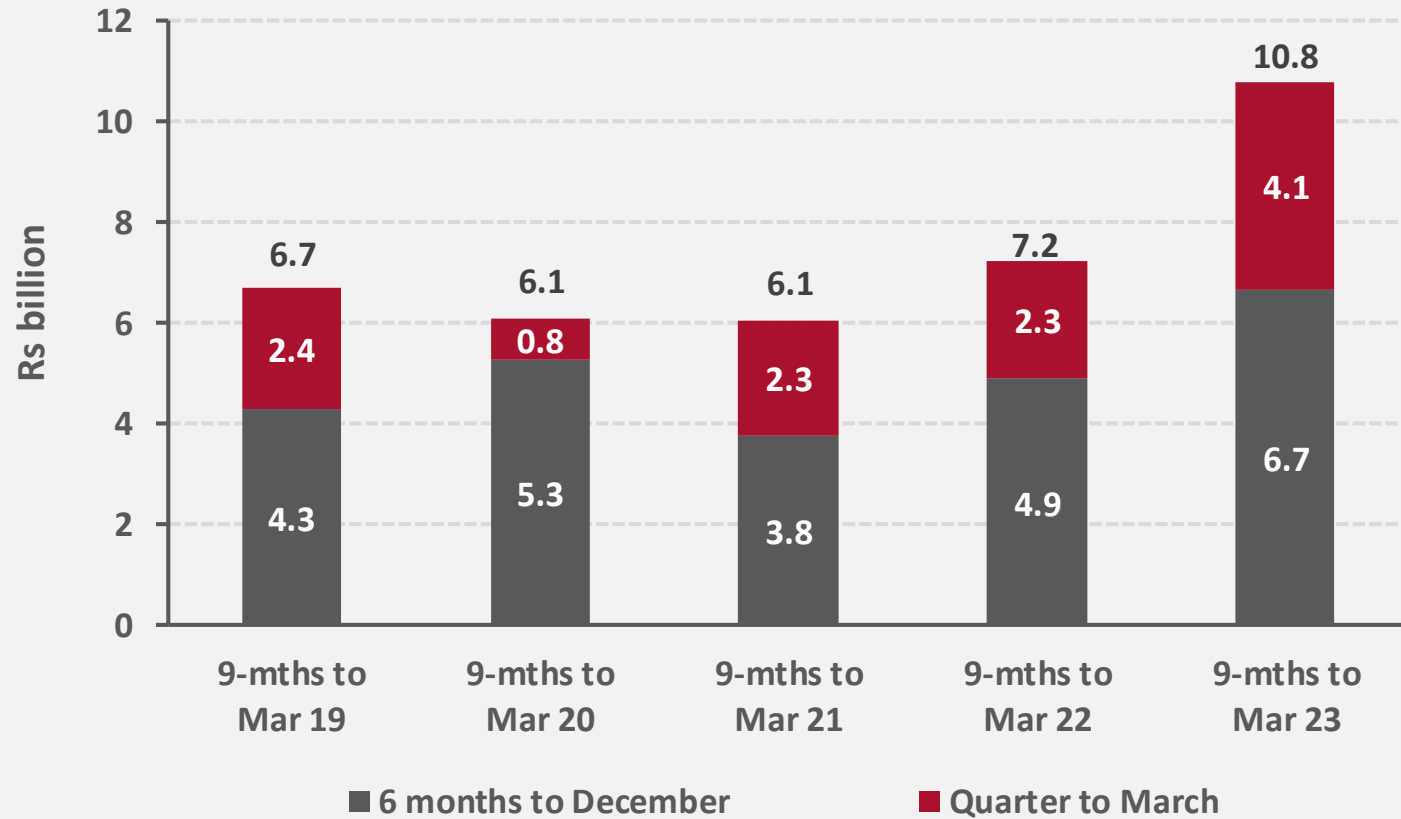
Thursday 18 May 2023



FINANCIAL PERFORMANCE

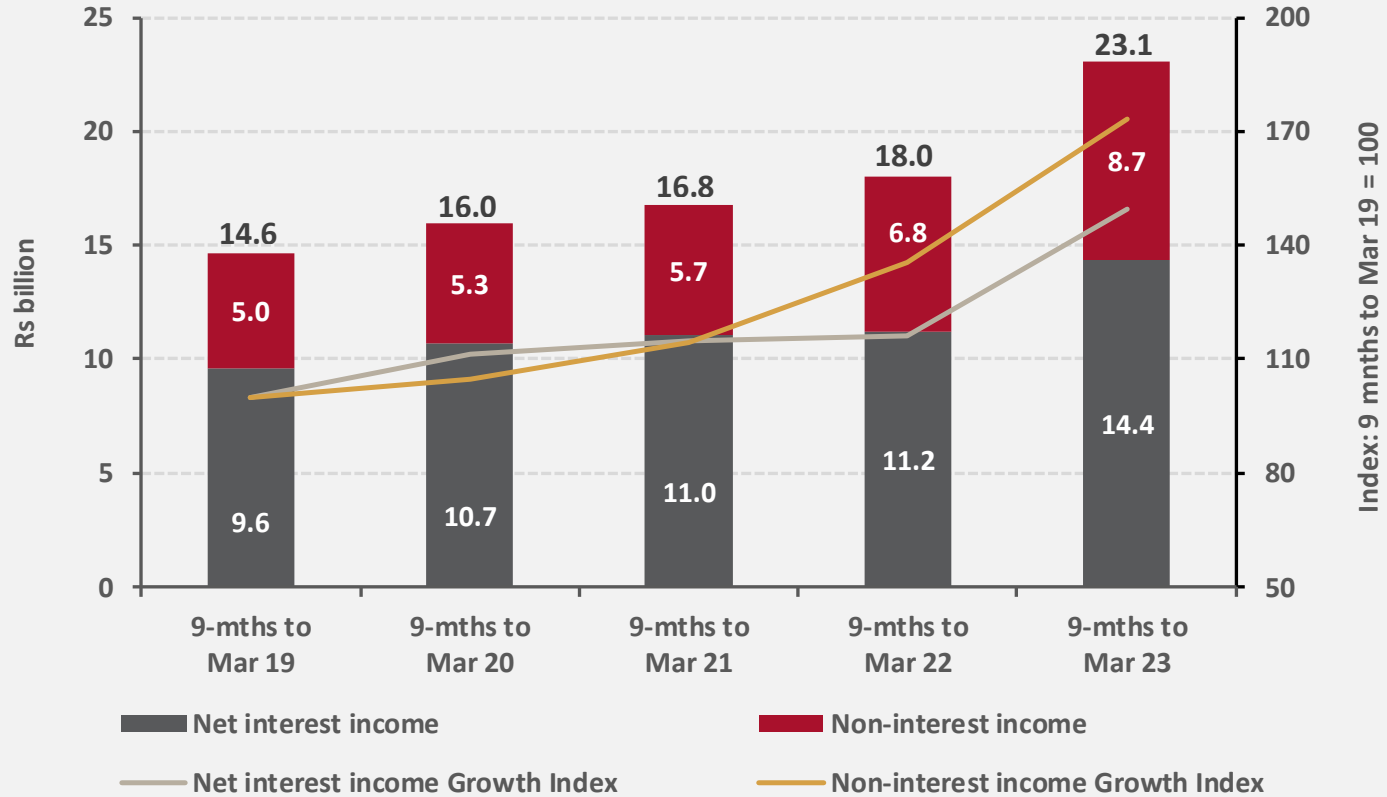


PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS



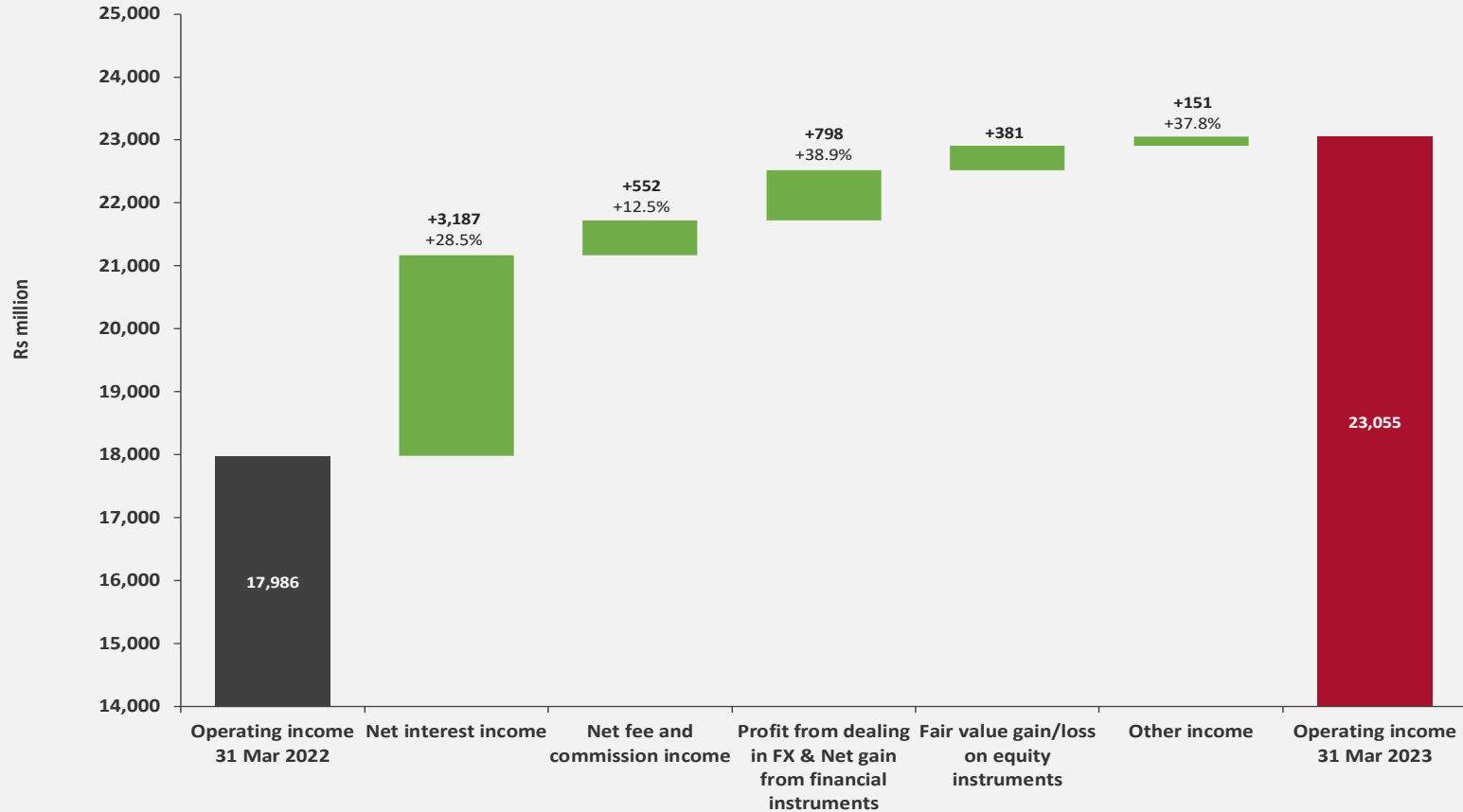


OPERATING INCOME (i)



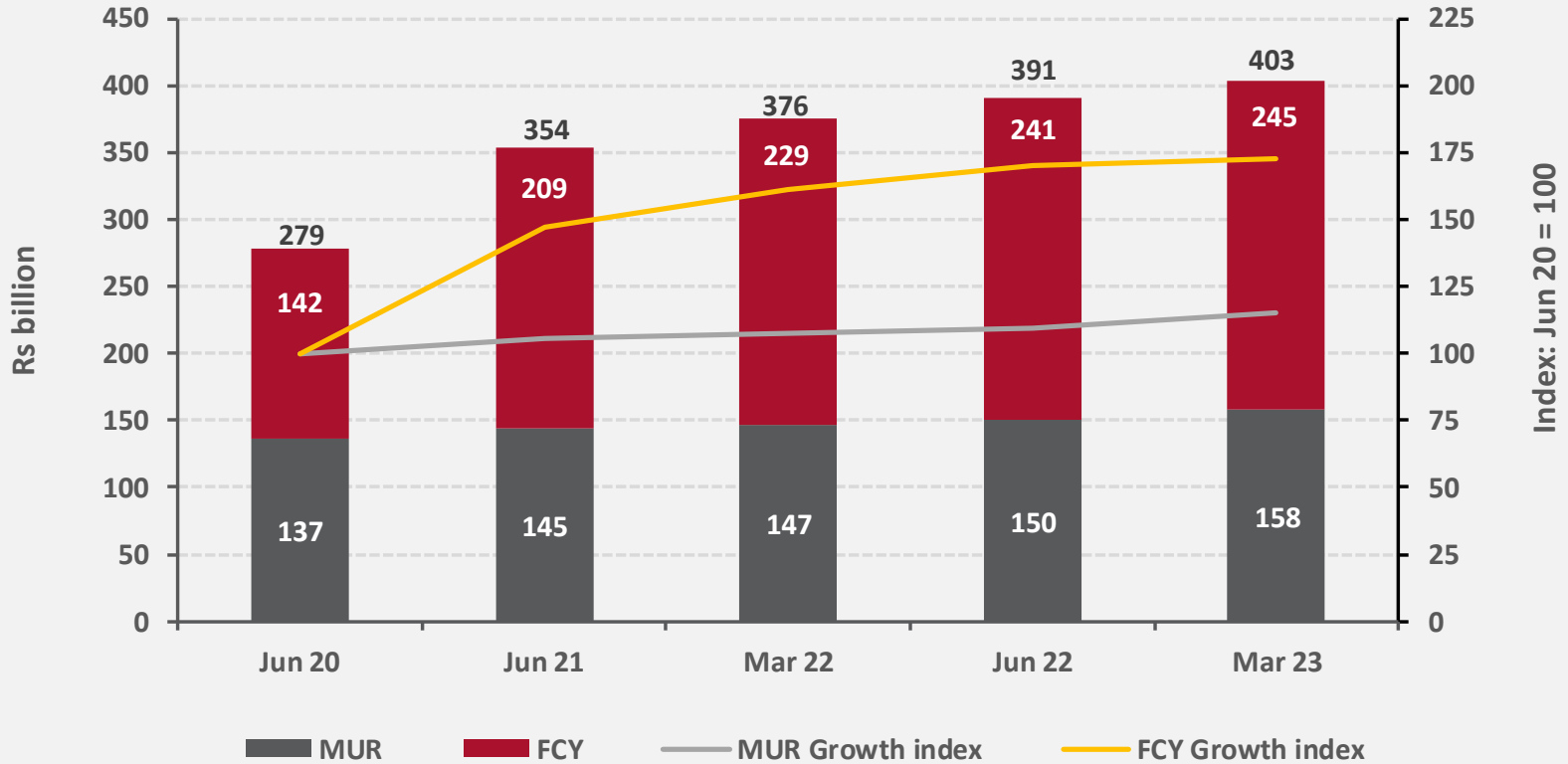


OPERATING INCOME



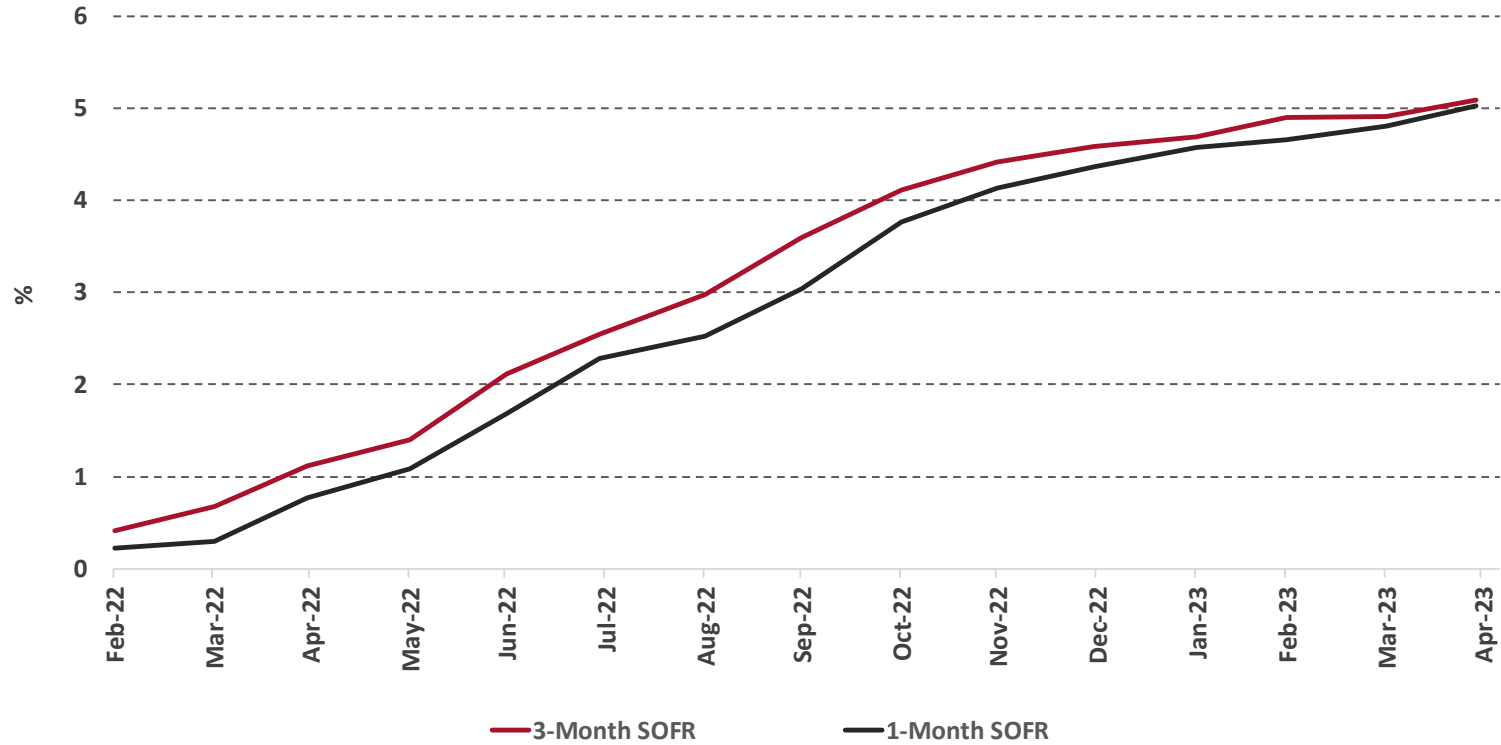


GROSS LOANS AND ADVANCES





EVOLUTION OF SOFR*

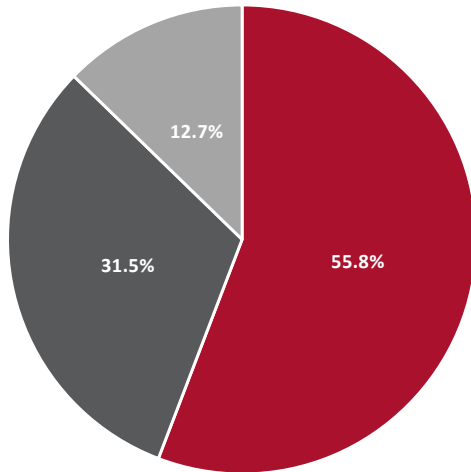


* Secured Overnight Financing Rate

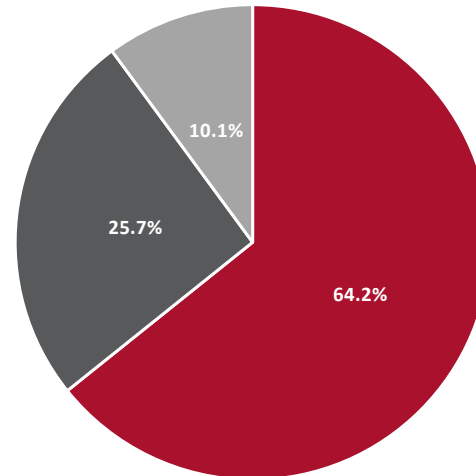


EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENOR – MCB LTD

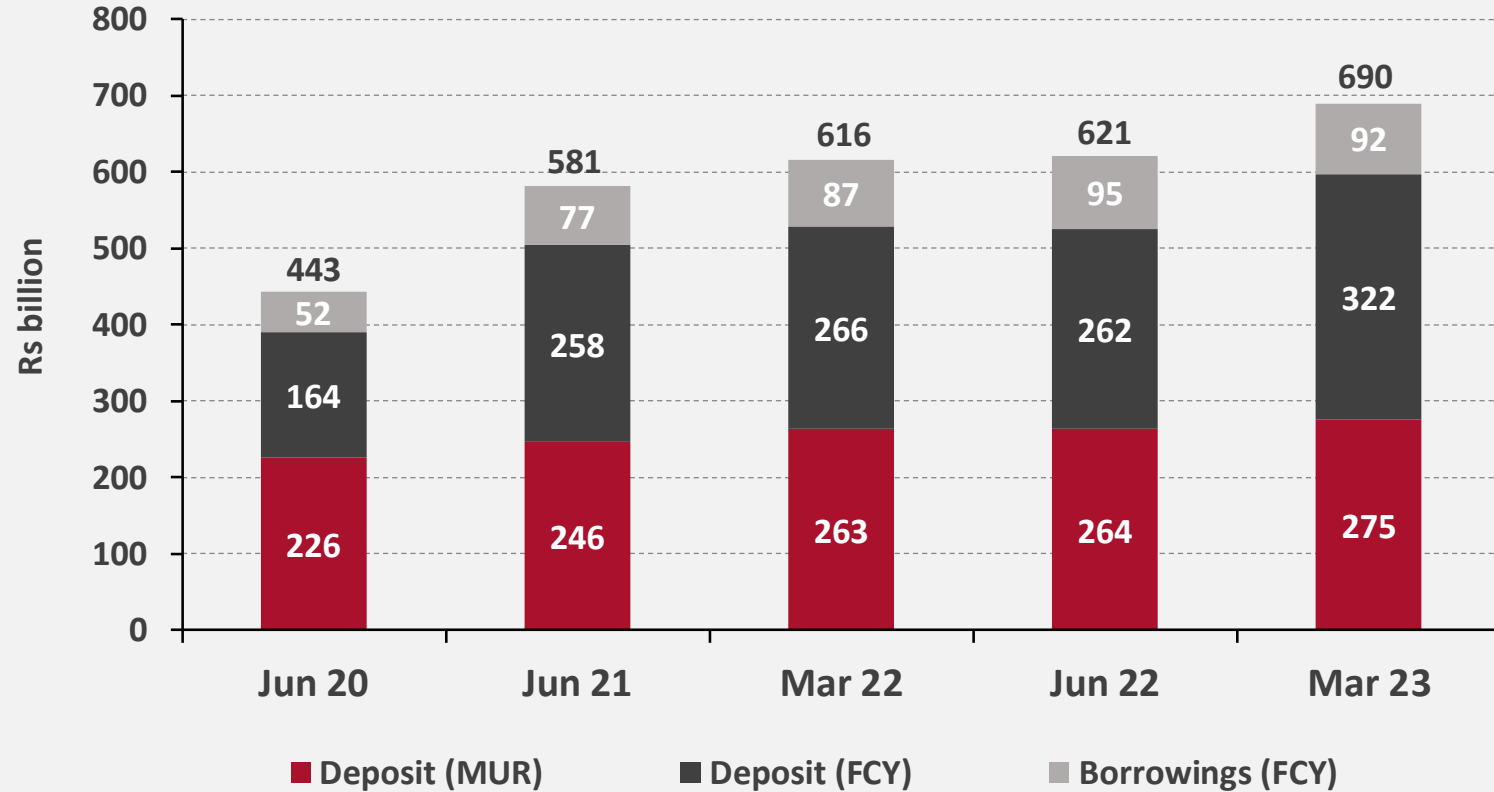
March 2022

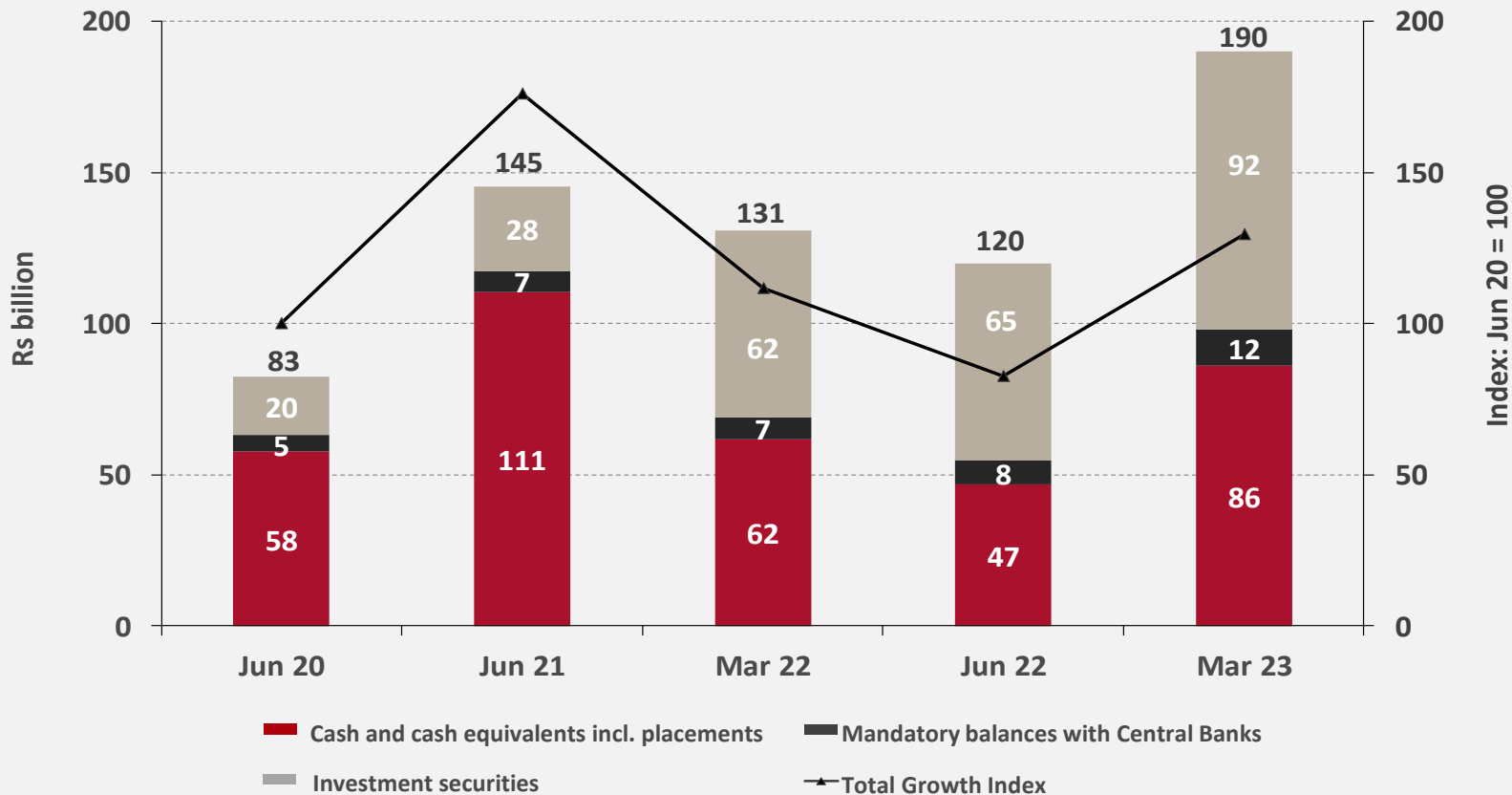


March 2023



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

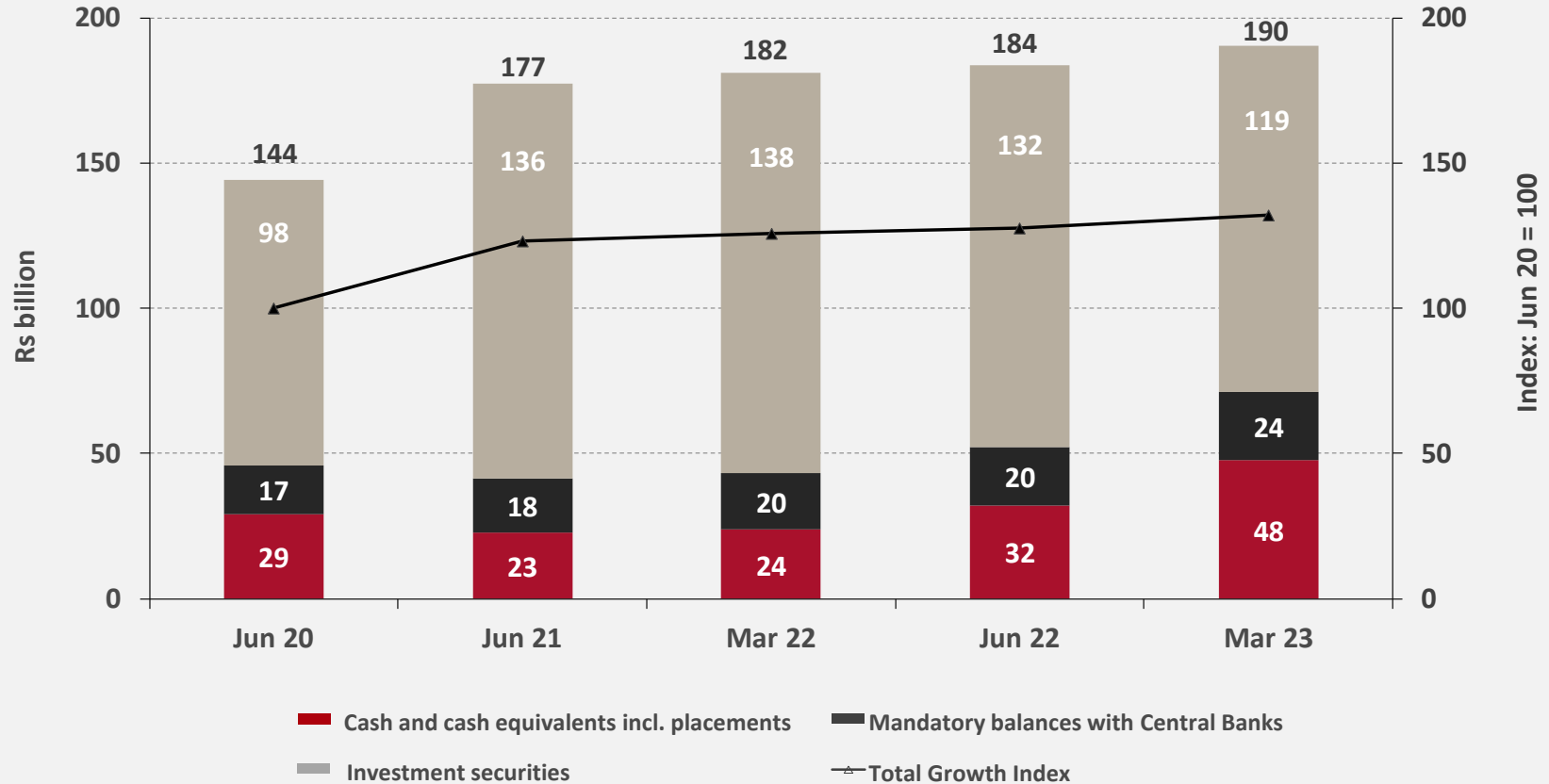




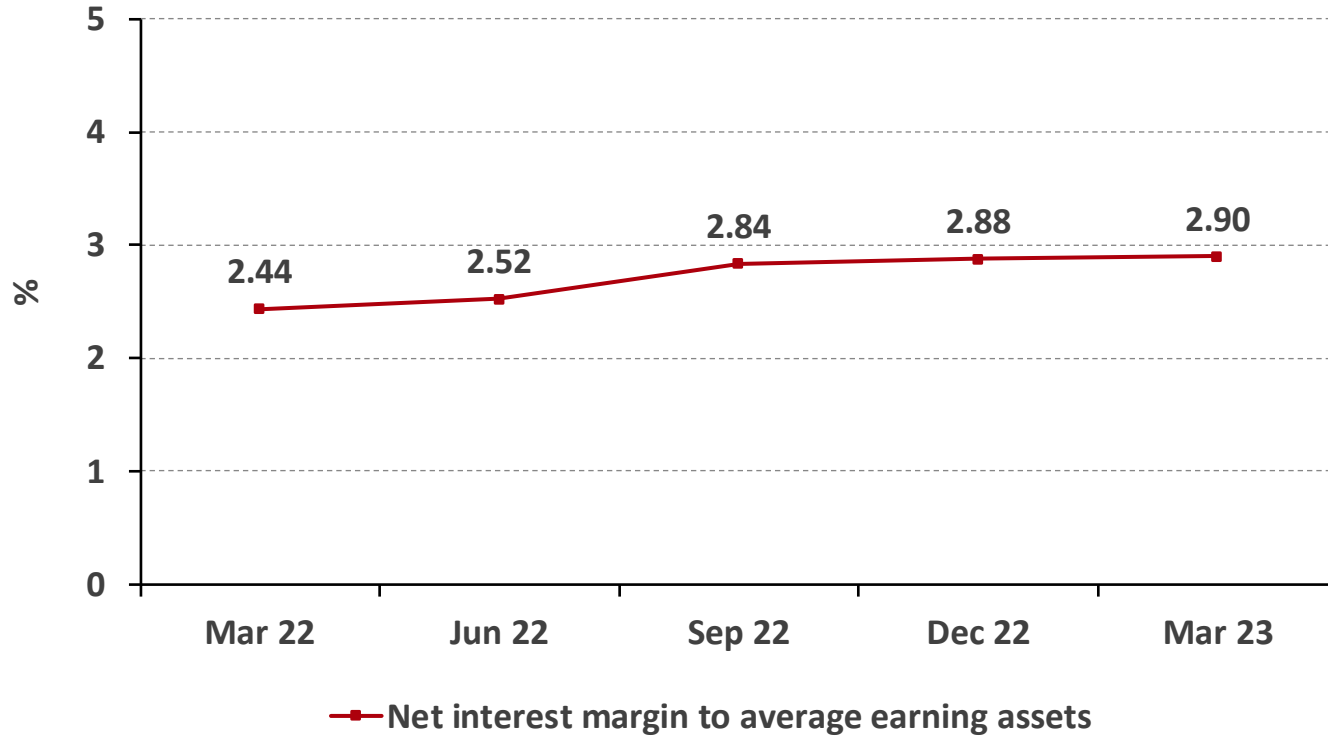
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

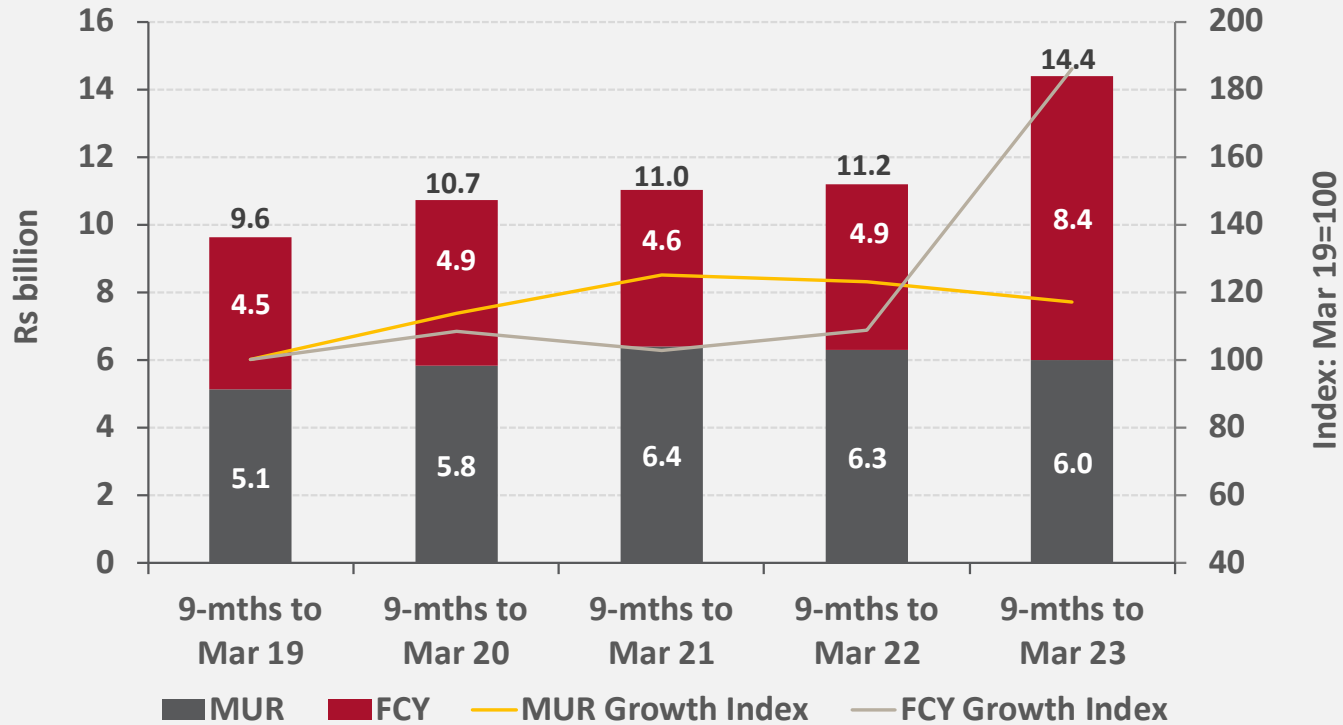


LIQUIDITY POSITION - MUR



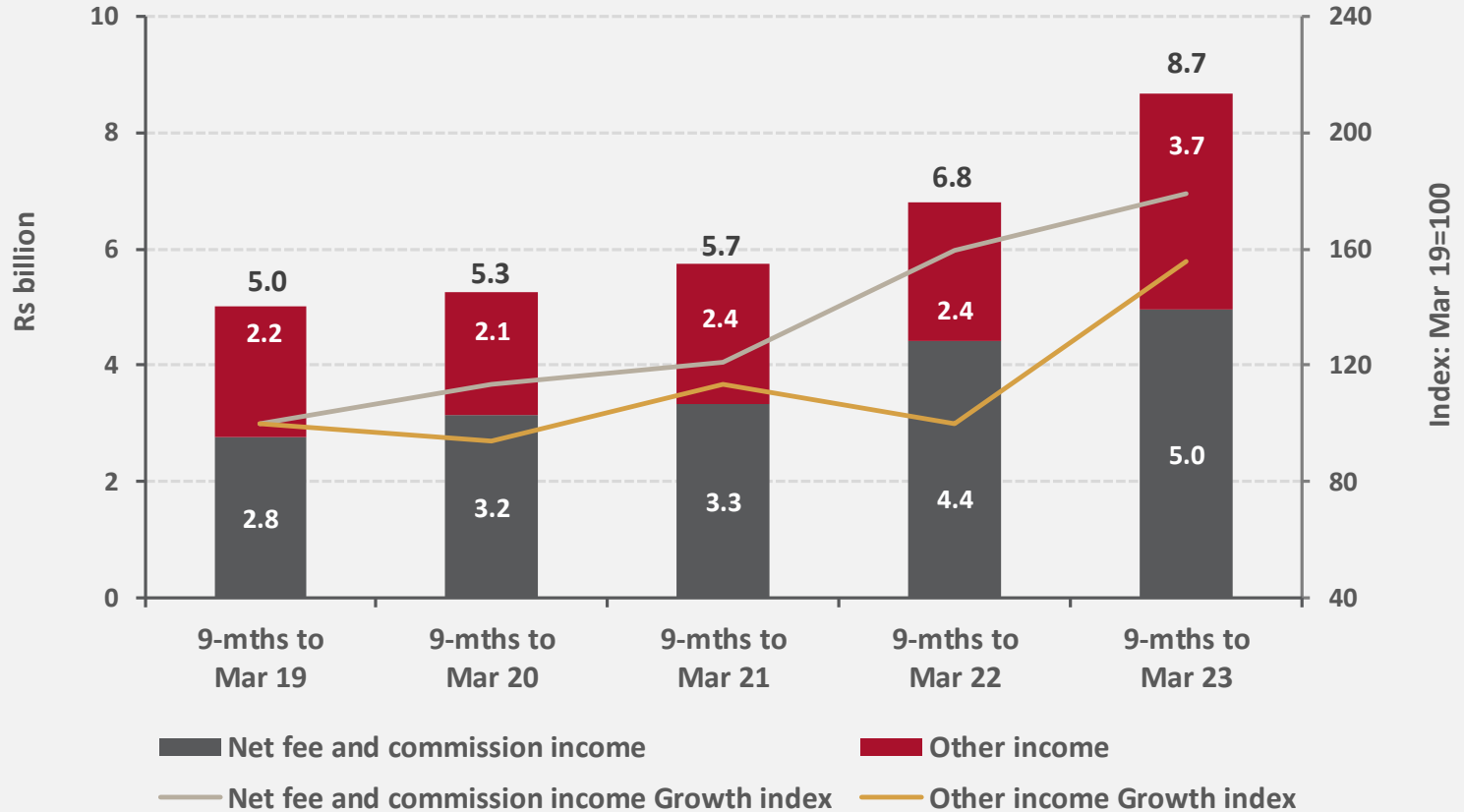
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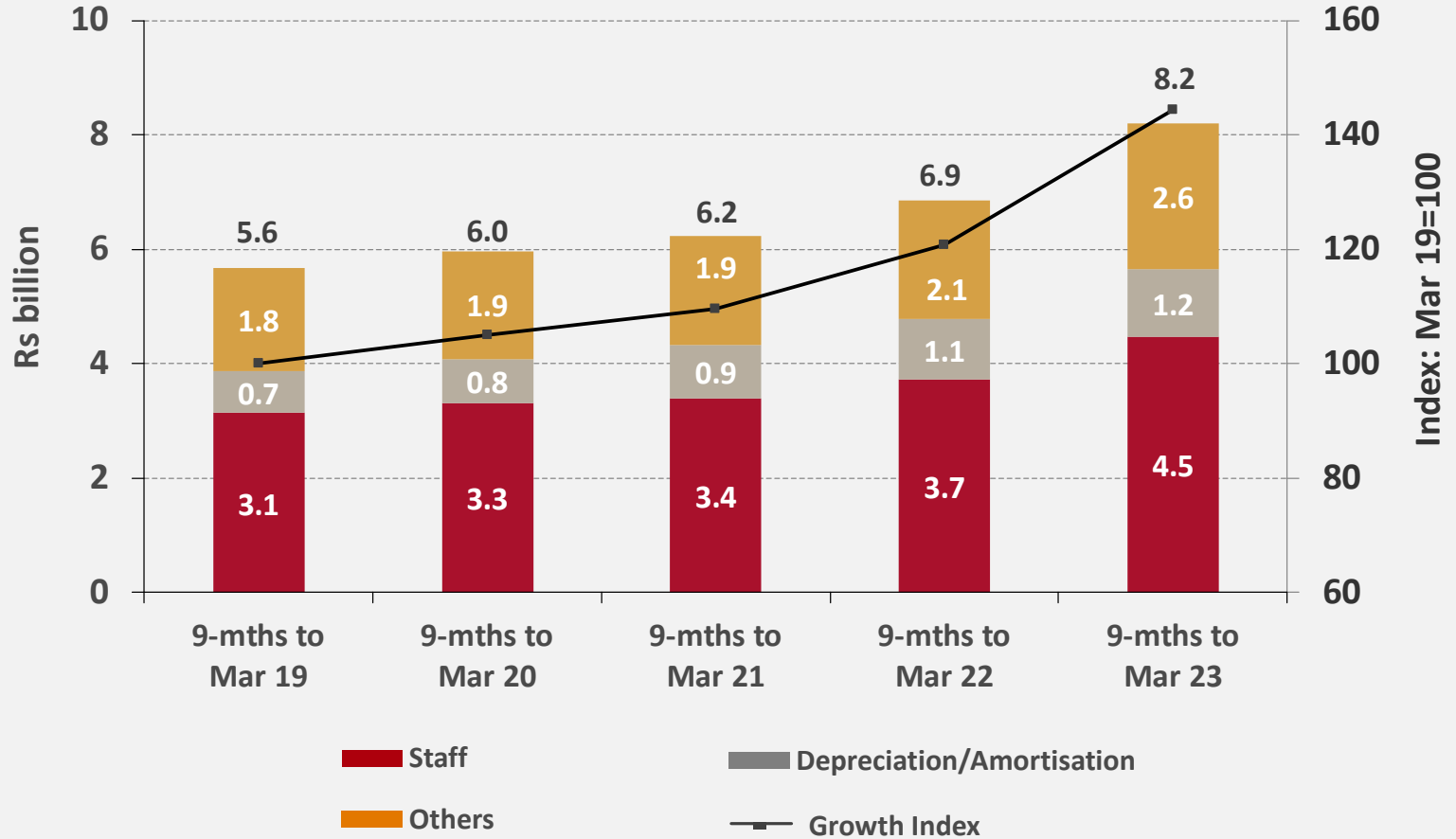


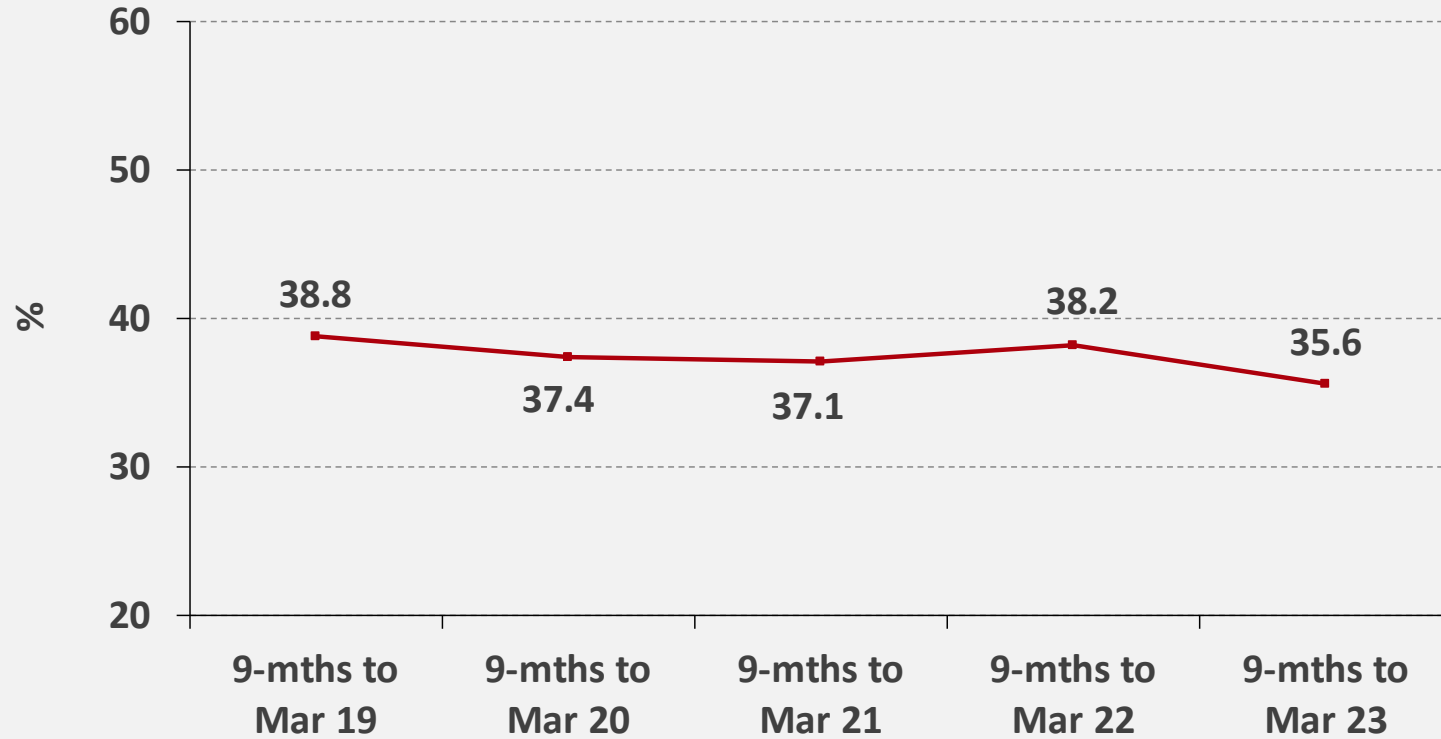
NON-INTEREST INCOME





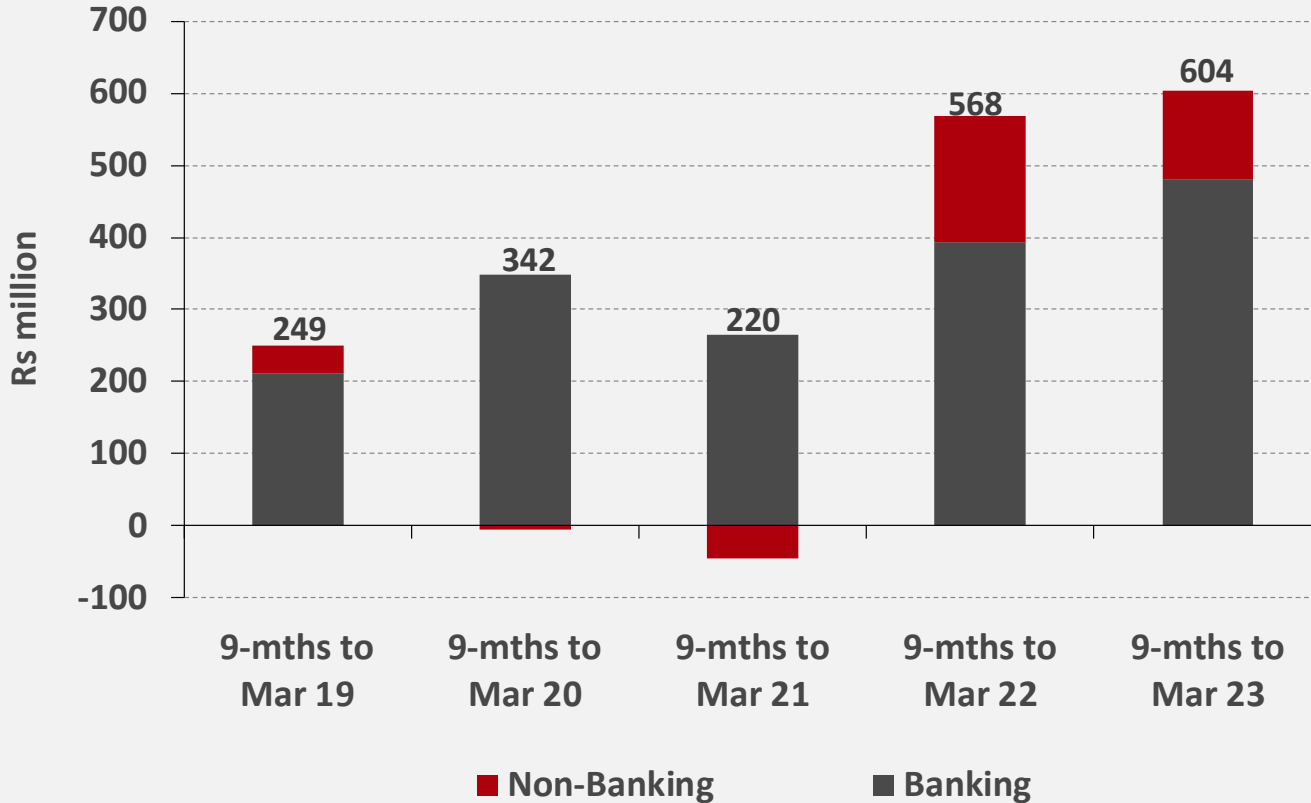
OPERATING EXPENSES





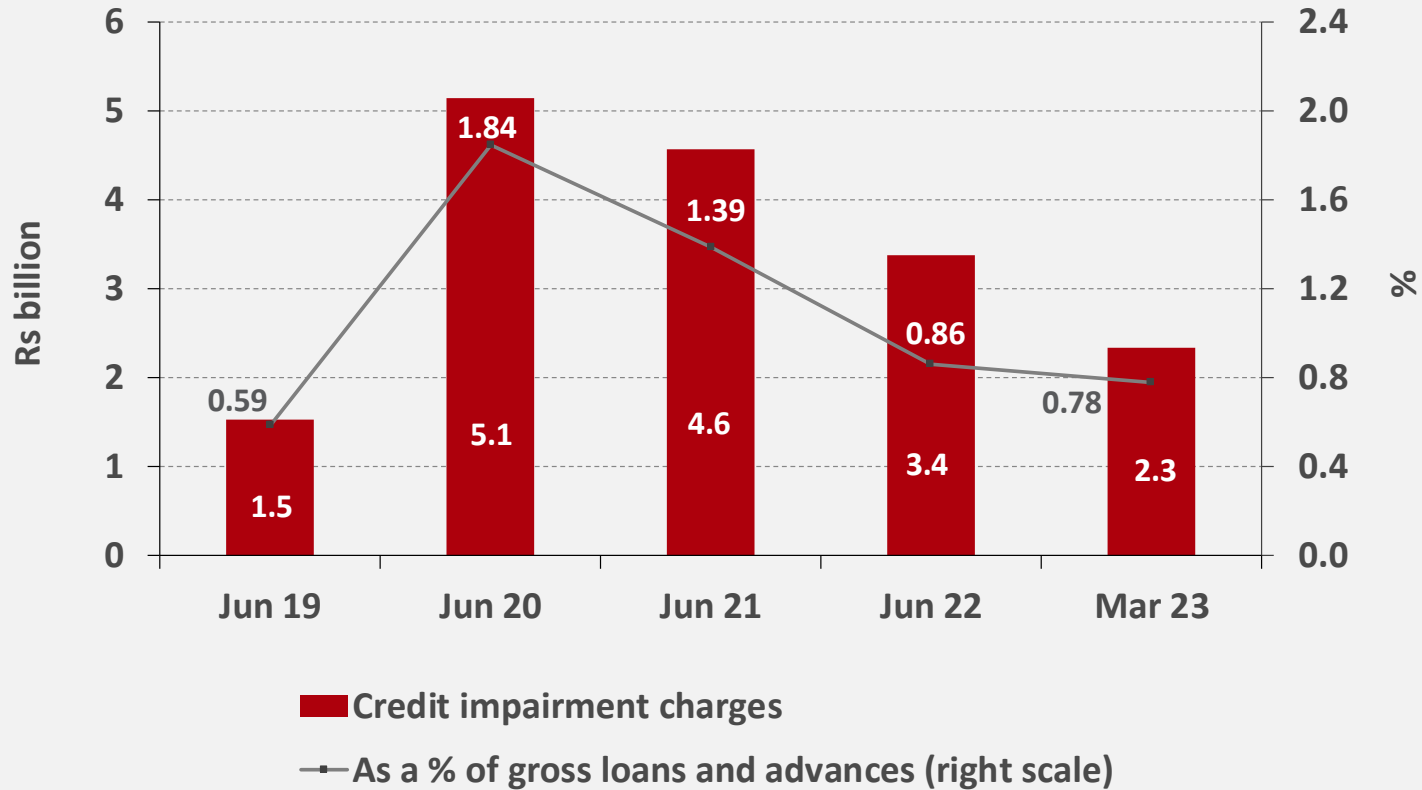


SHARE OF PROFIT OF ASSOCIATES

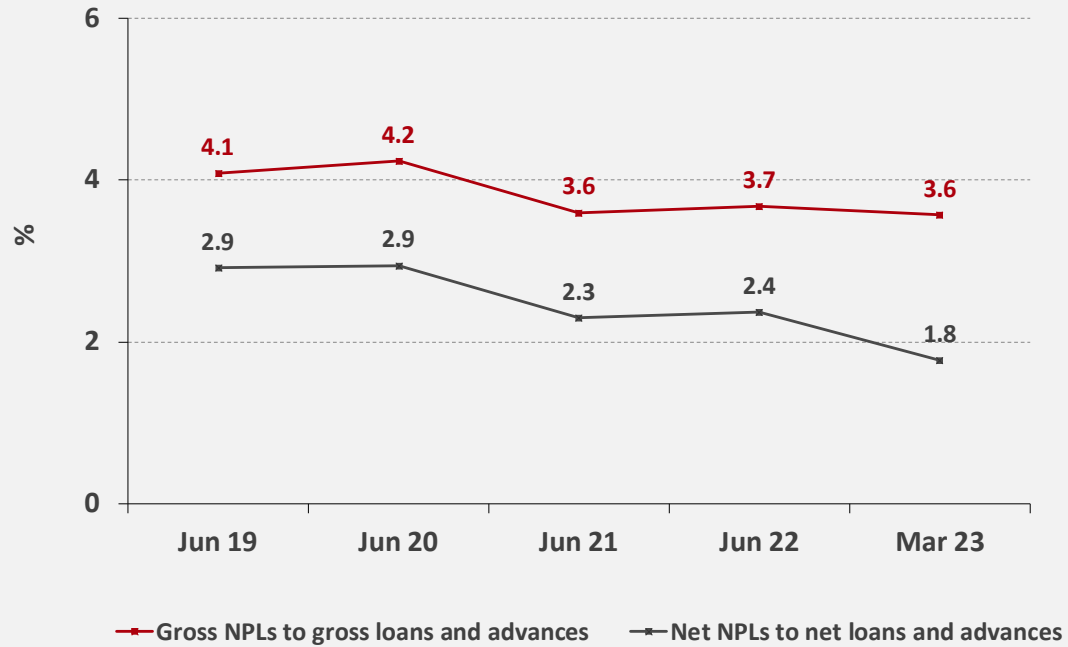




CREDIT IMPAIRMENT CHARGES

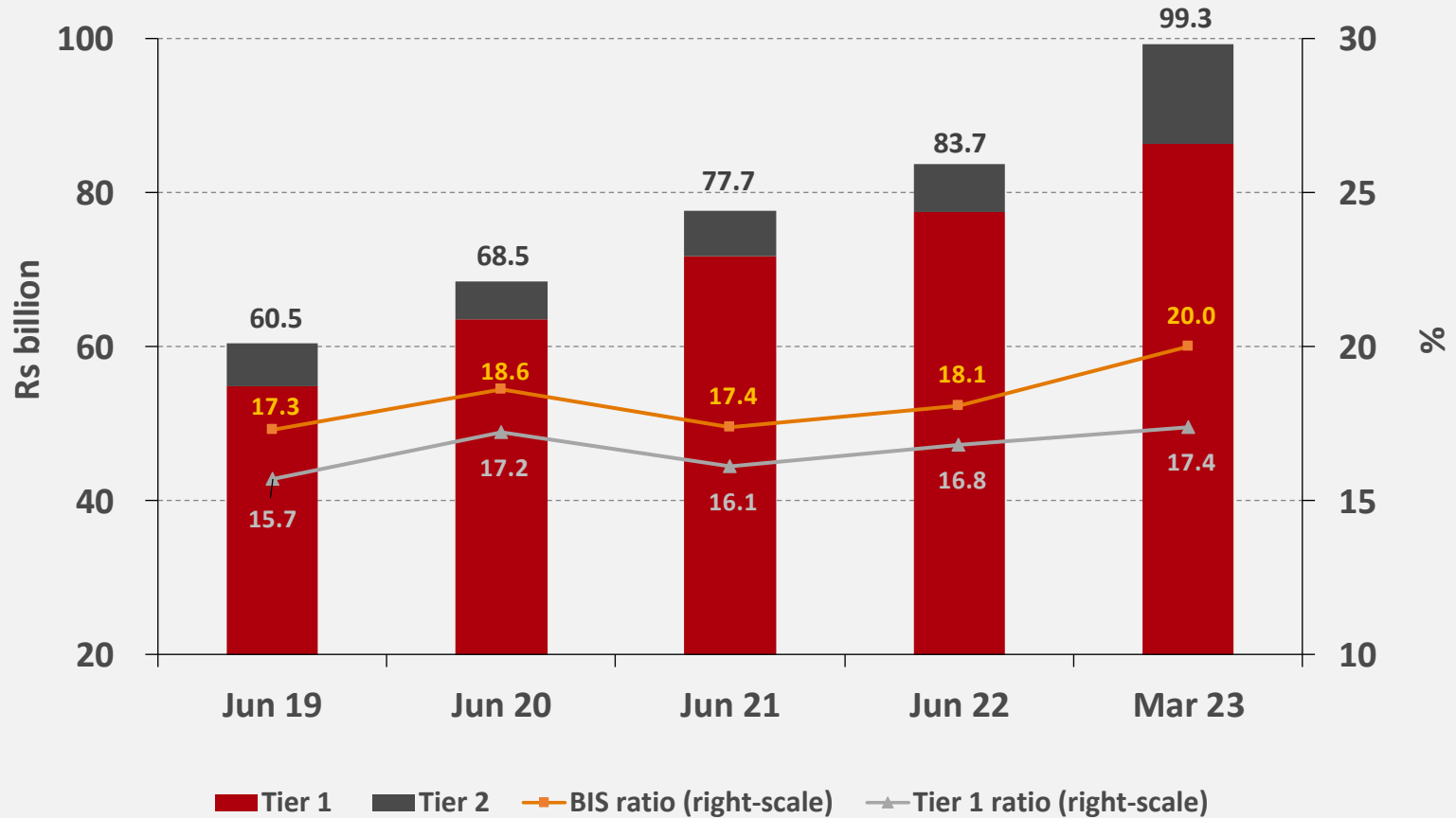


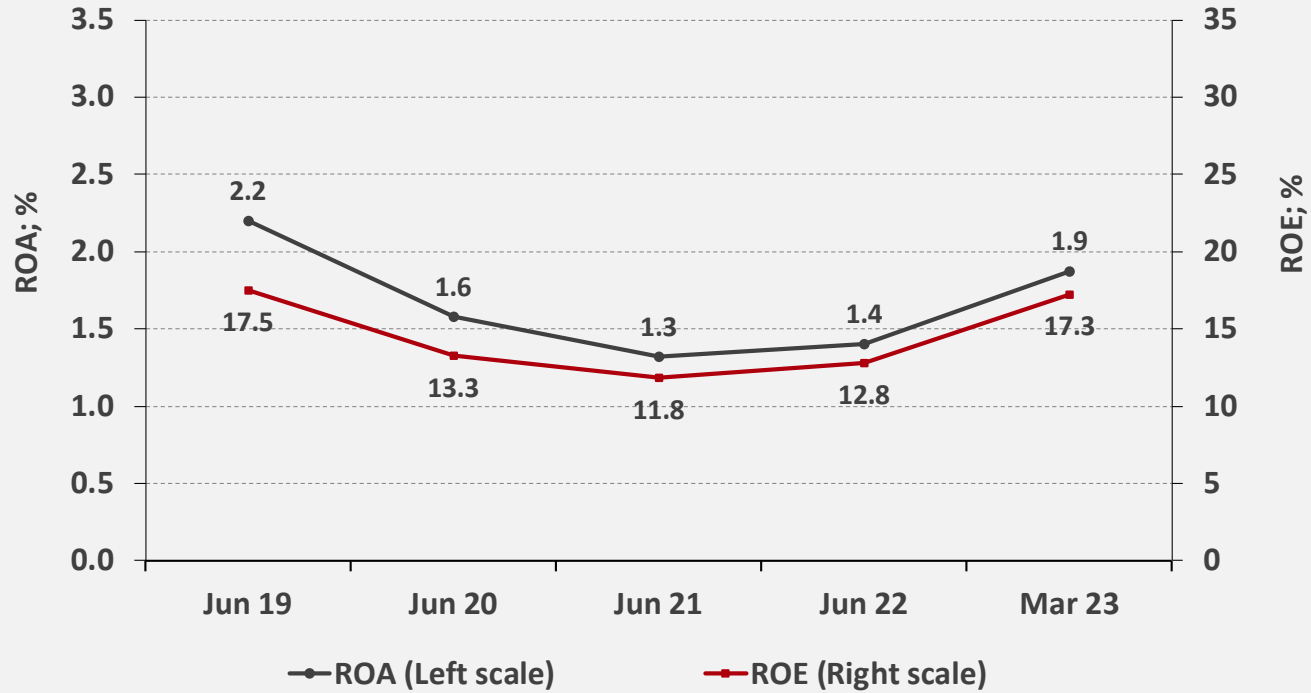
Note: Cost of risk pertains to loans and advances





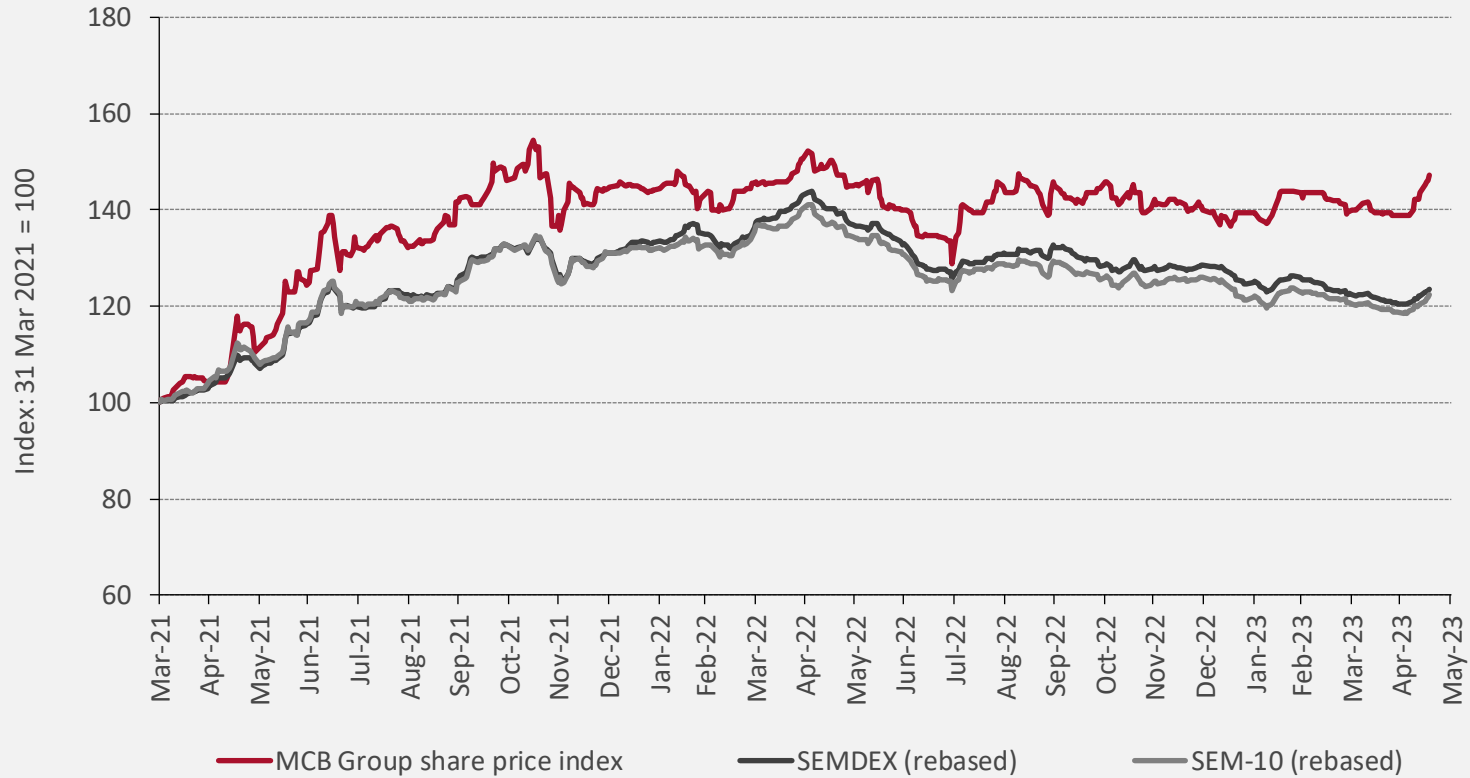
CAPITAL & SHARE PRICE PERFORMANCE







MCBG SHARE PRICE PERFORMANCE





THANK YOU

