

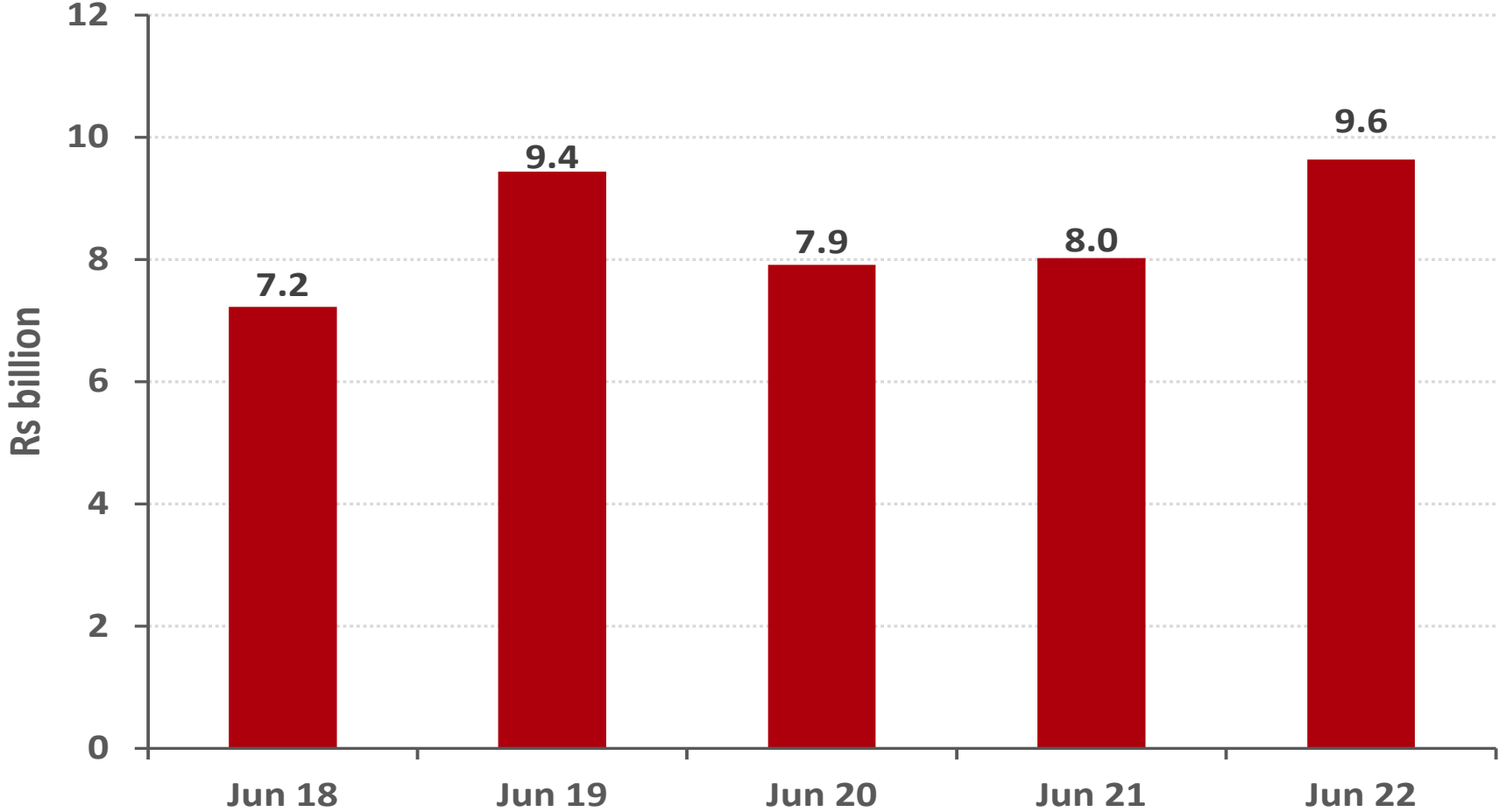
# ANNUAL MEETING 2022



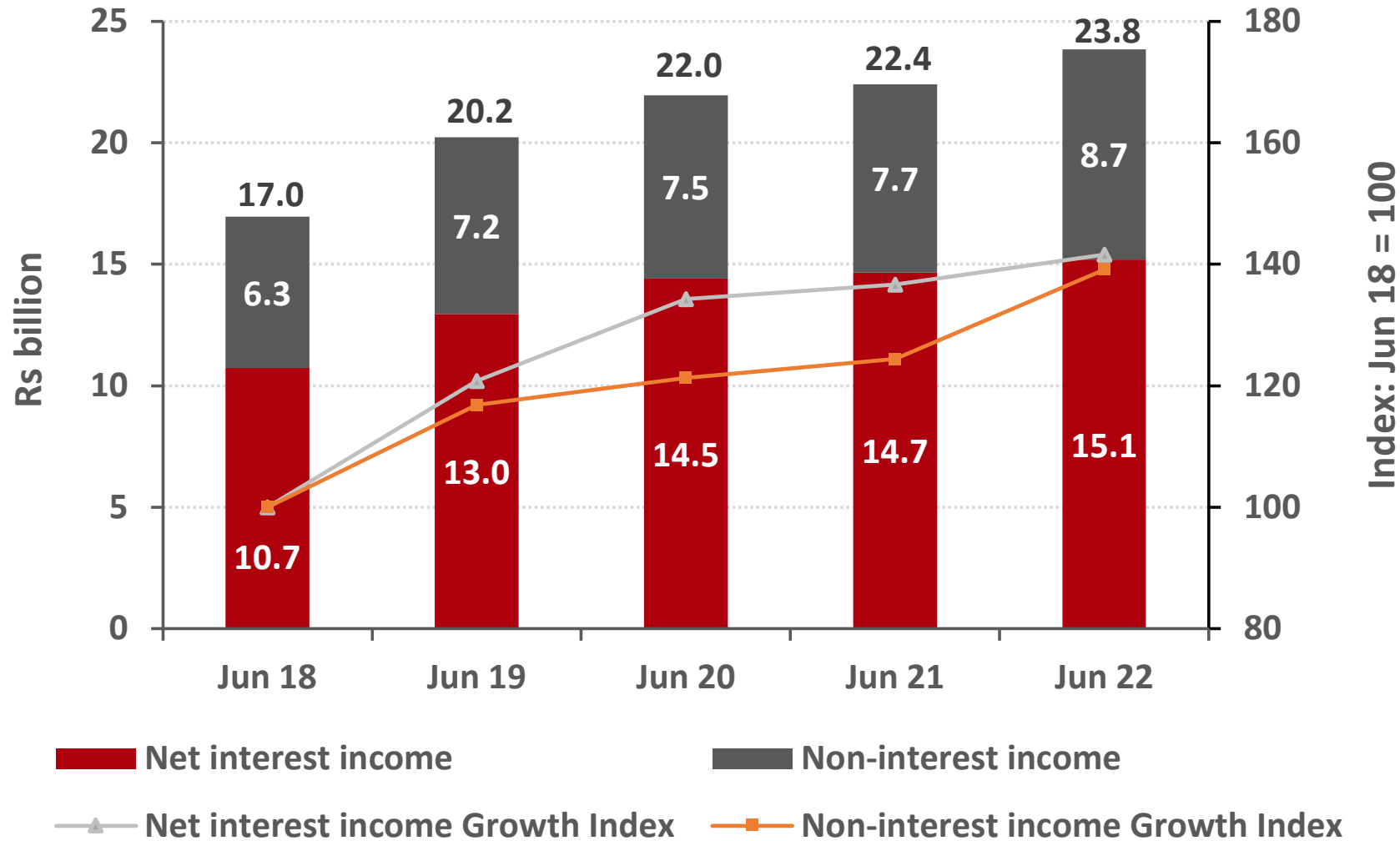
# Financial performance



# PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS

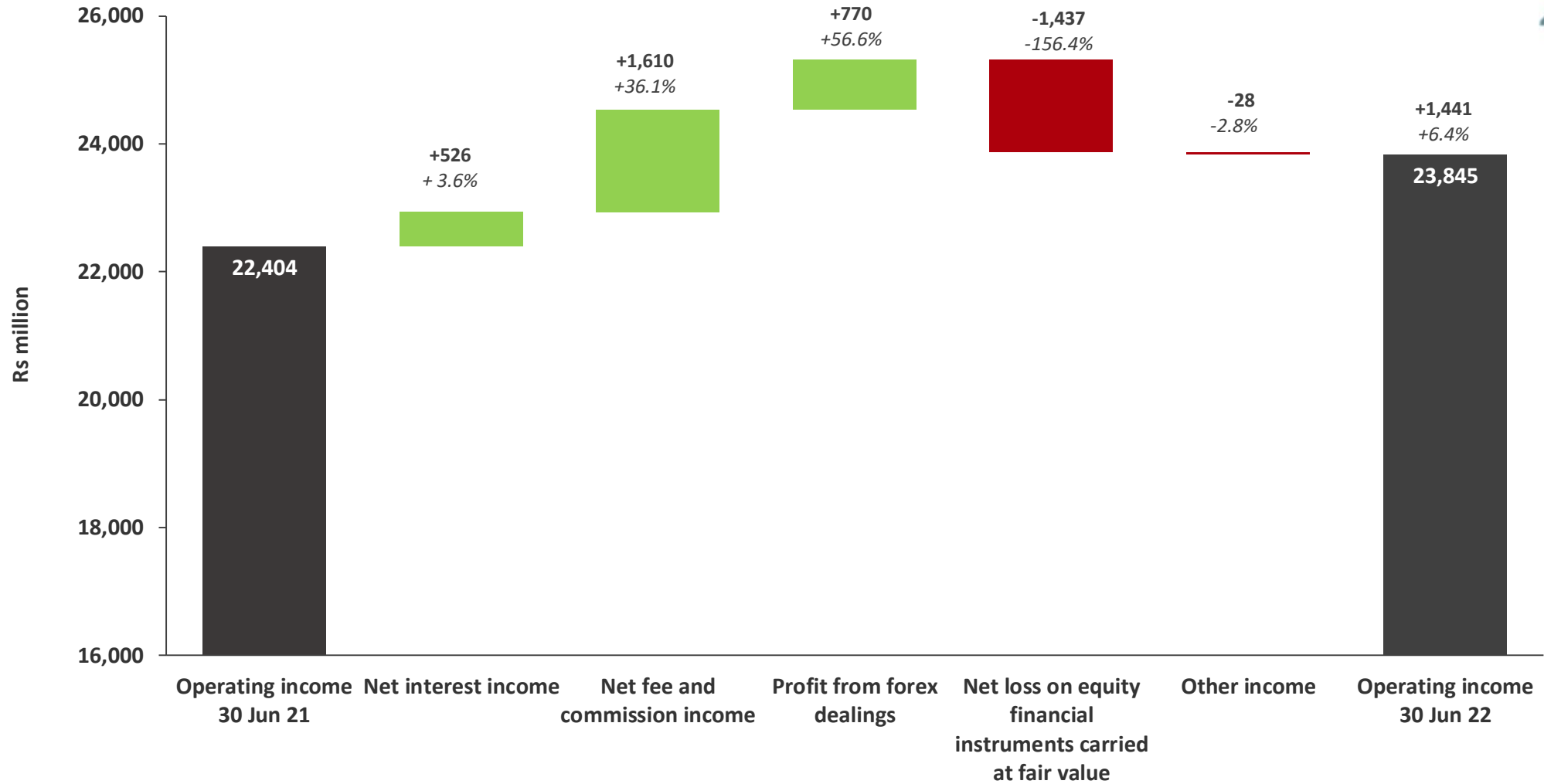


# OPERATING INCOME (i)



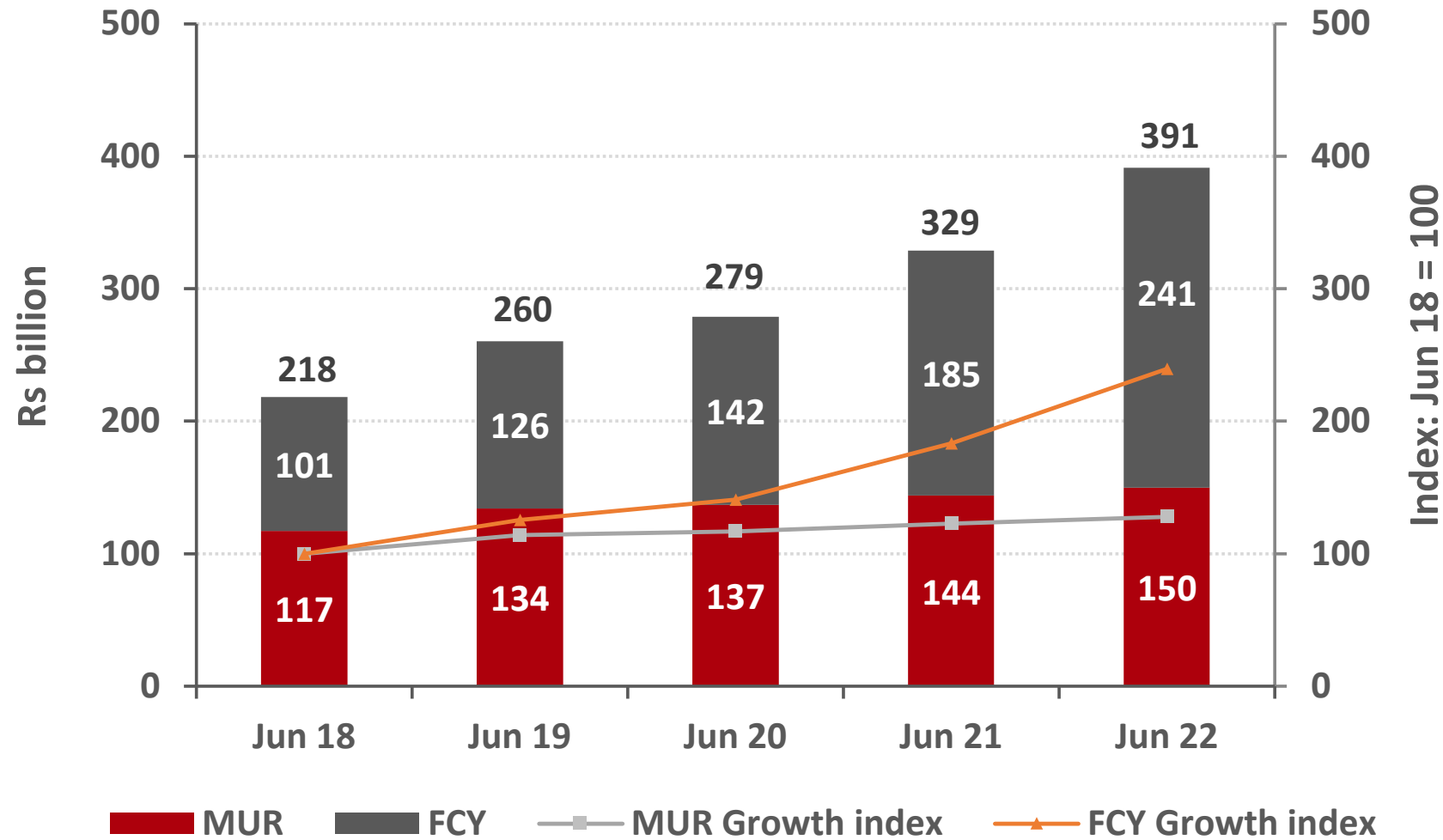
# OPERATING INCOME (ii)

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# GROSS LOANS AND ADVANCES

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2022

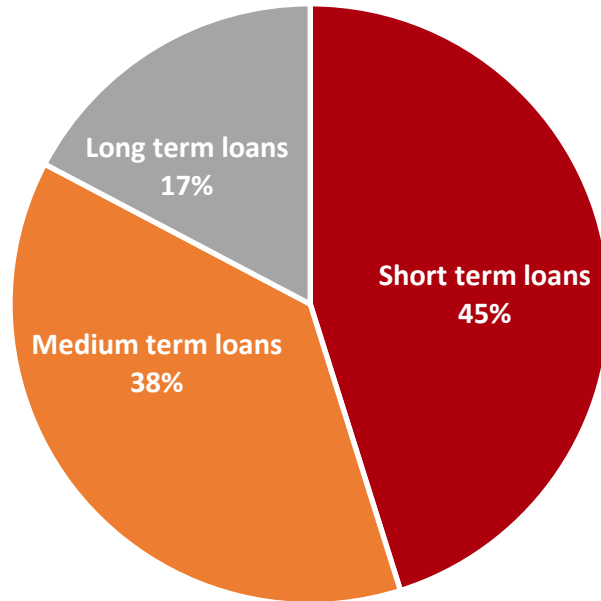


Note: Figures include Corporate Notes

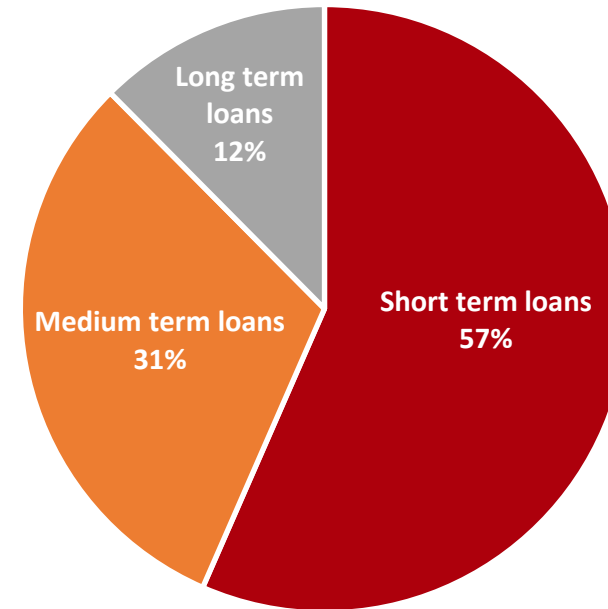
# EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENOR – MCB LTD

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2022

June 2021



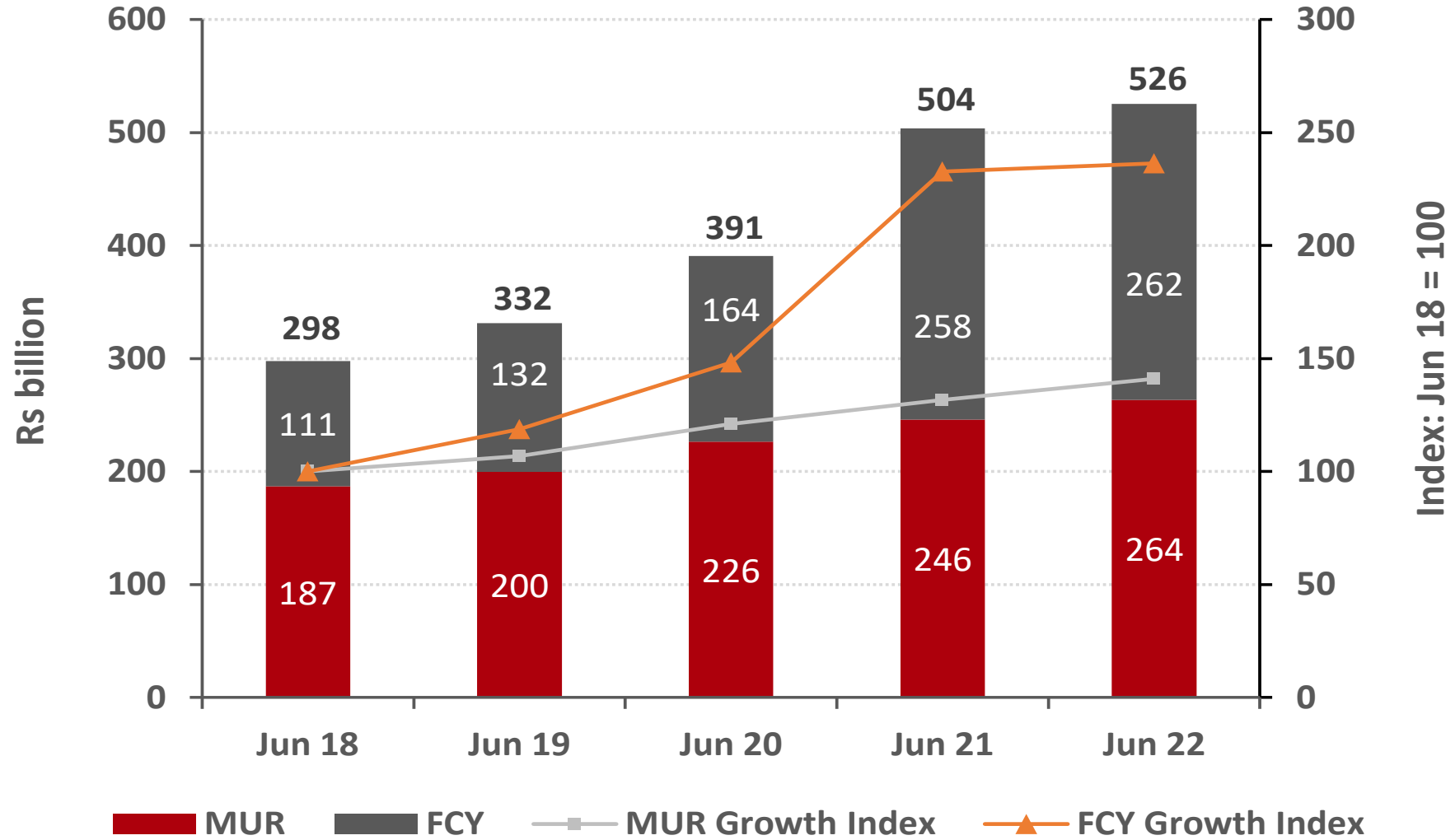
June 2022



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

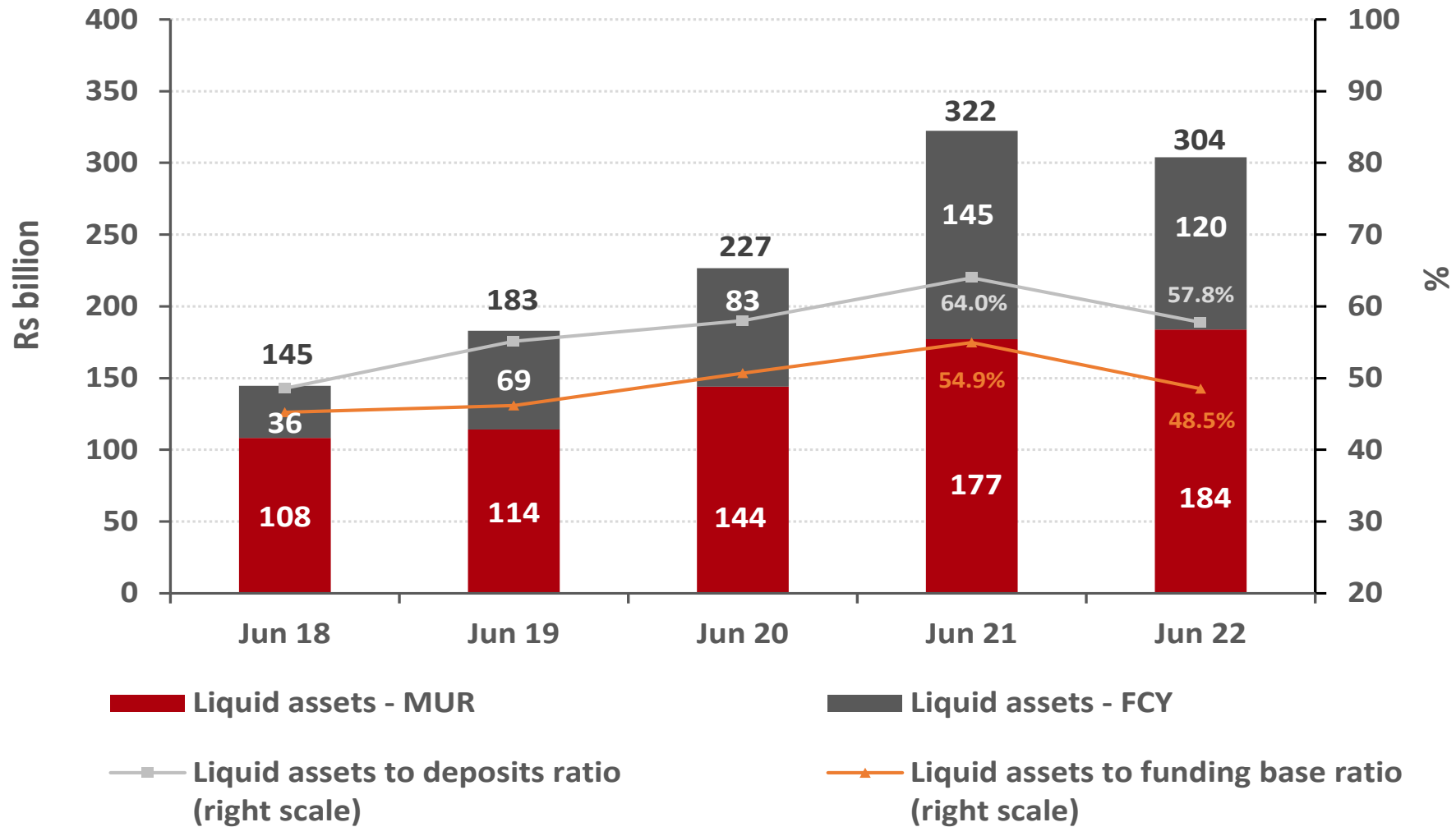
# DEPOSITS

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2022



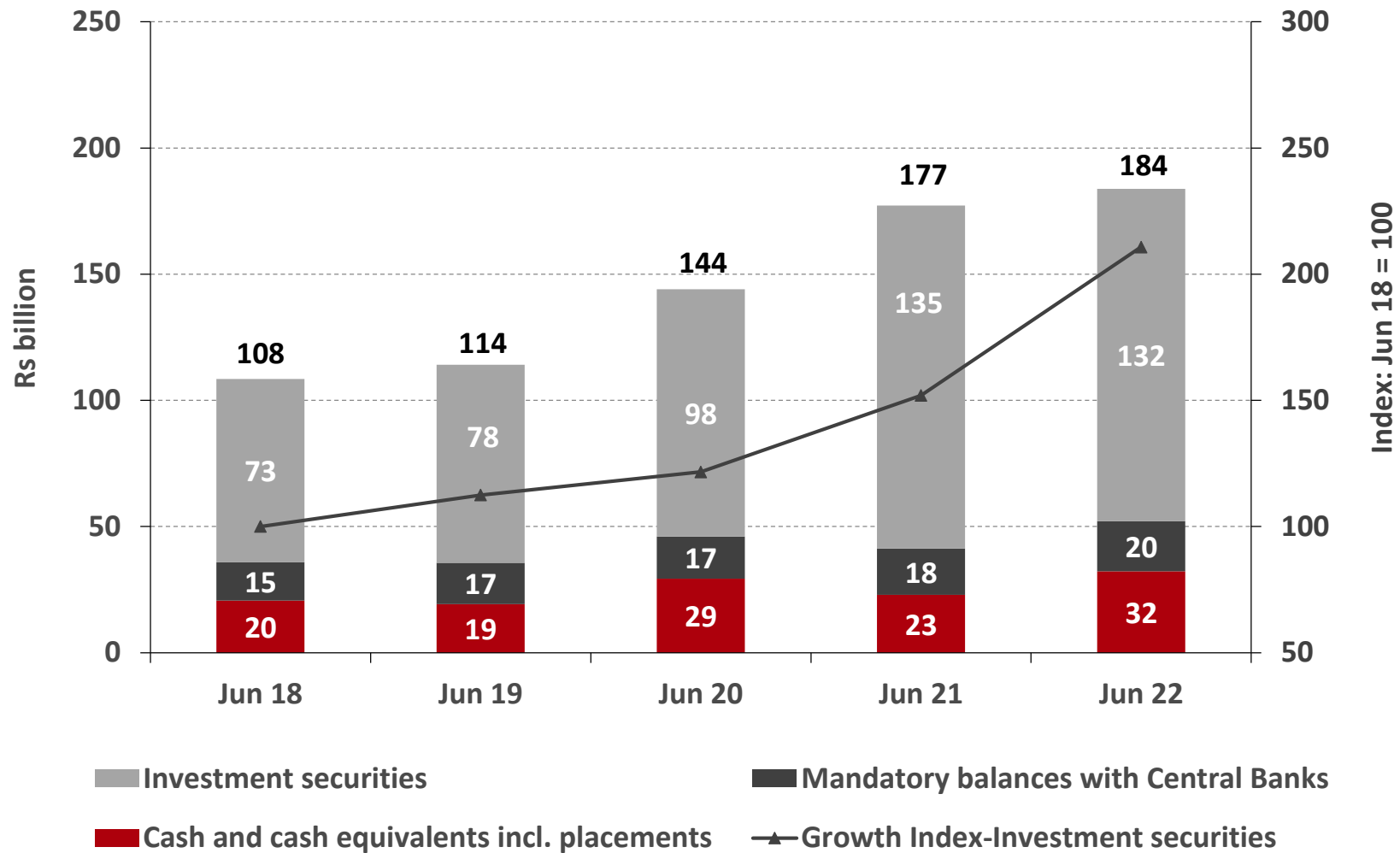


# LIQUIDITY POSITION



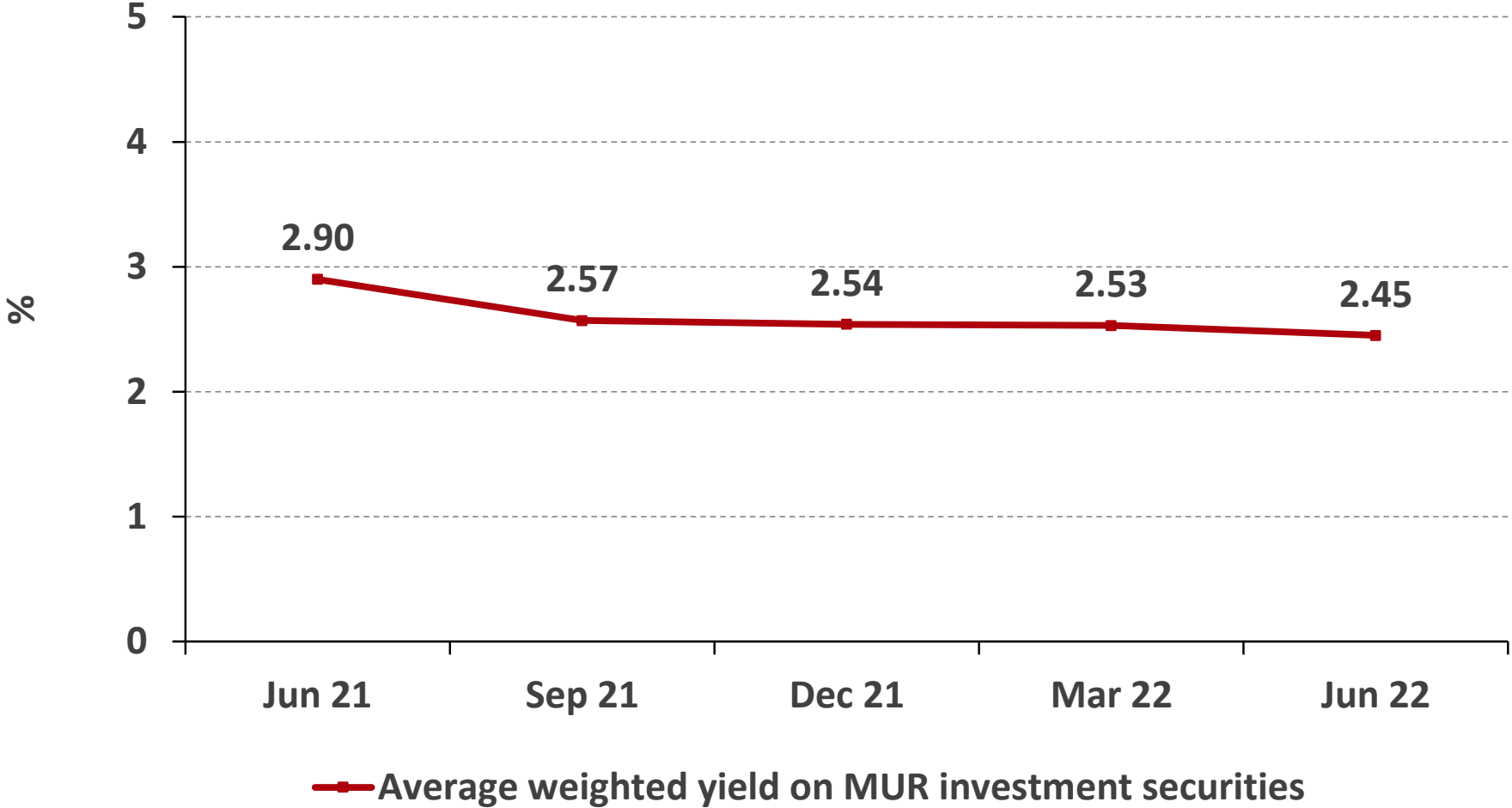
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

# LIQUIDITY POSITION - MUR

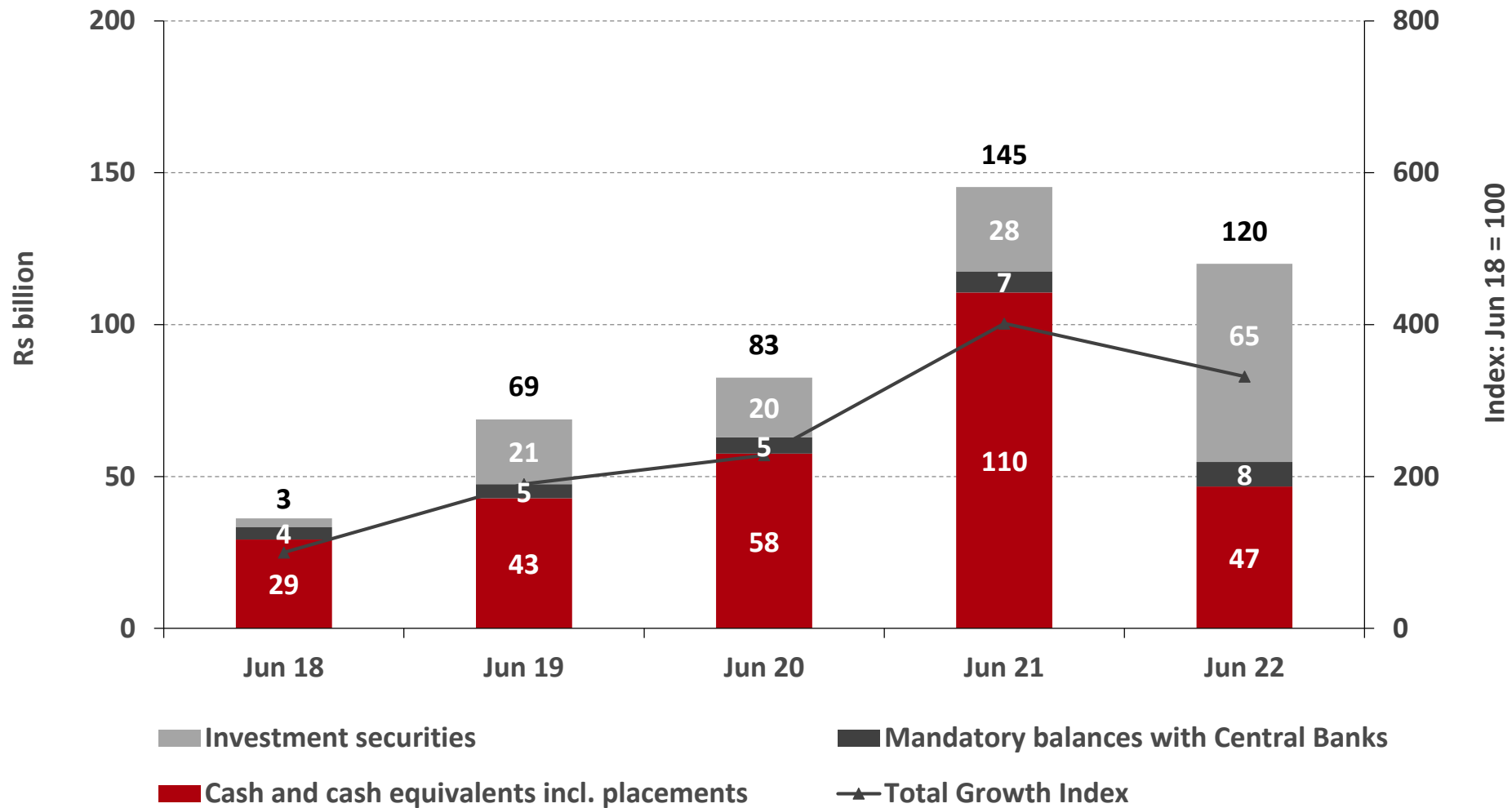


Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

# AVERAGE WEIGHTED YIELD ON MUR INVESTMENT SECURITIES



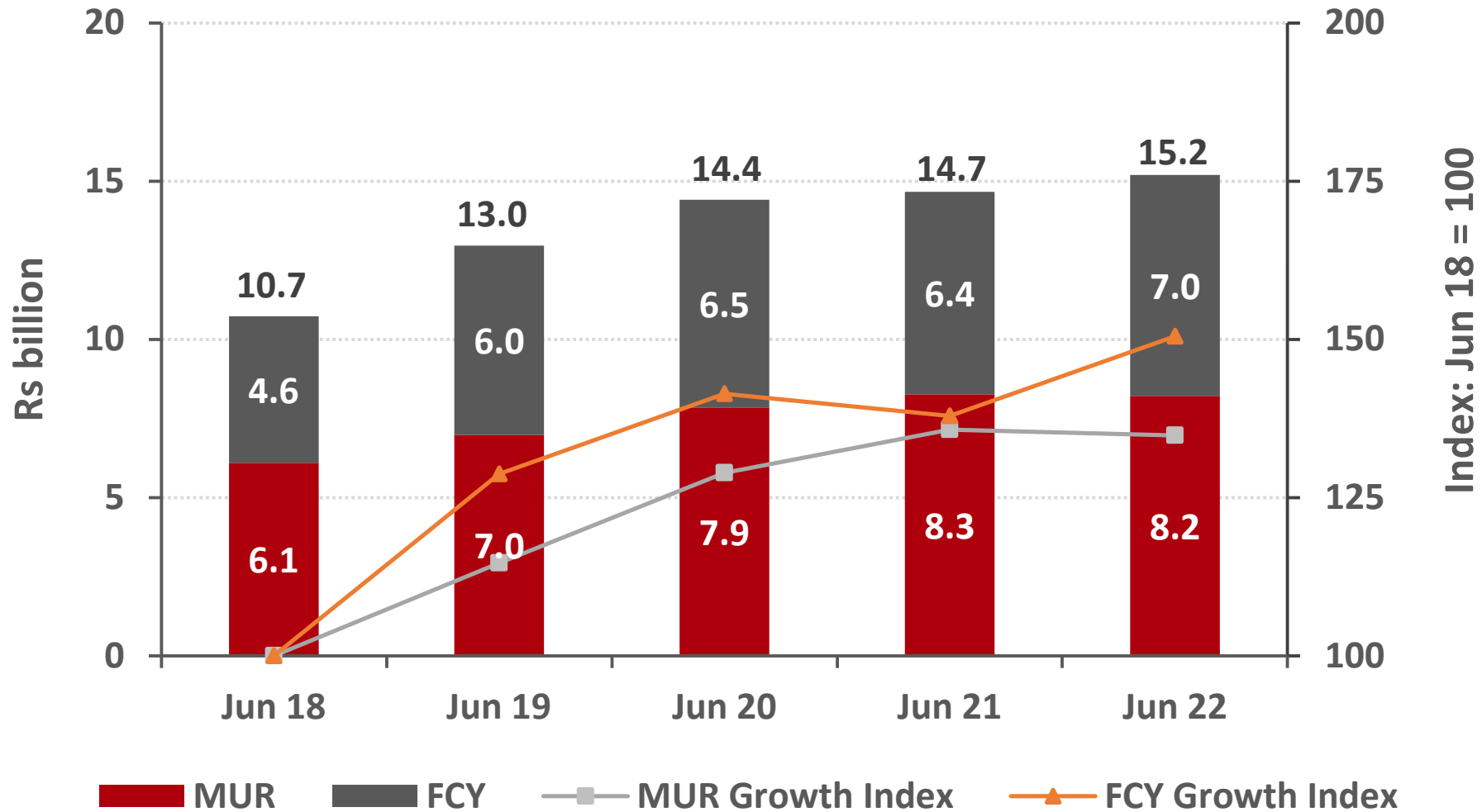
# LIQUIDITY POSITION - FCY



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

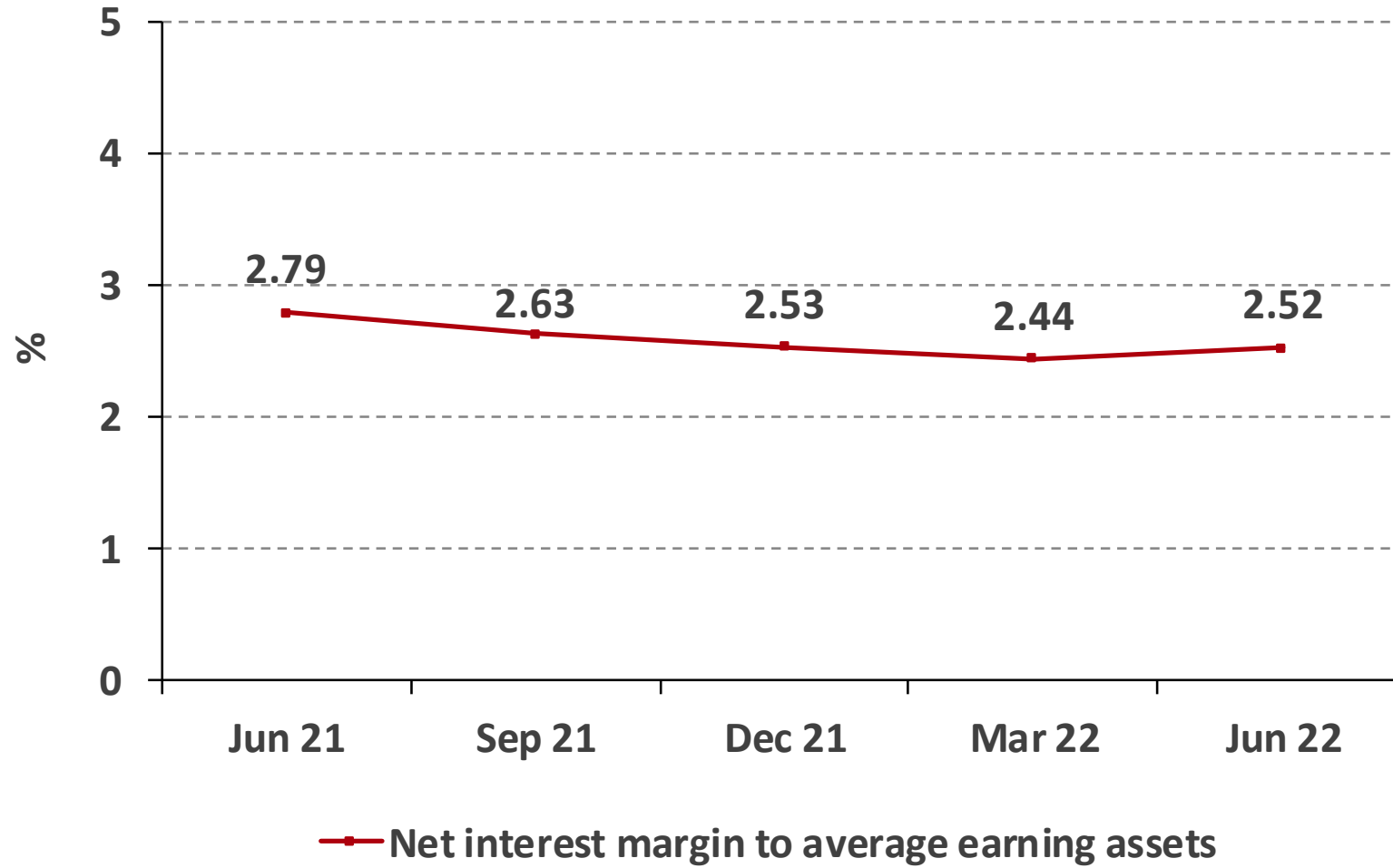
# NET INTEREST INCOME

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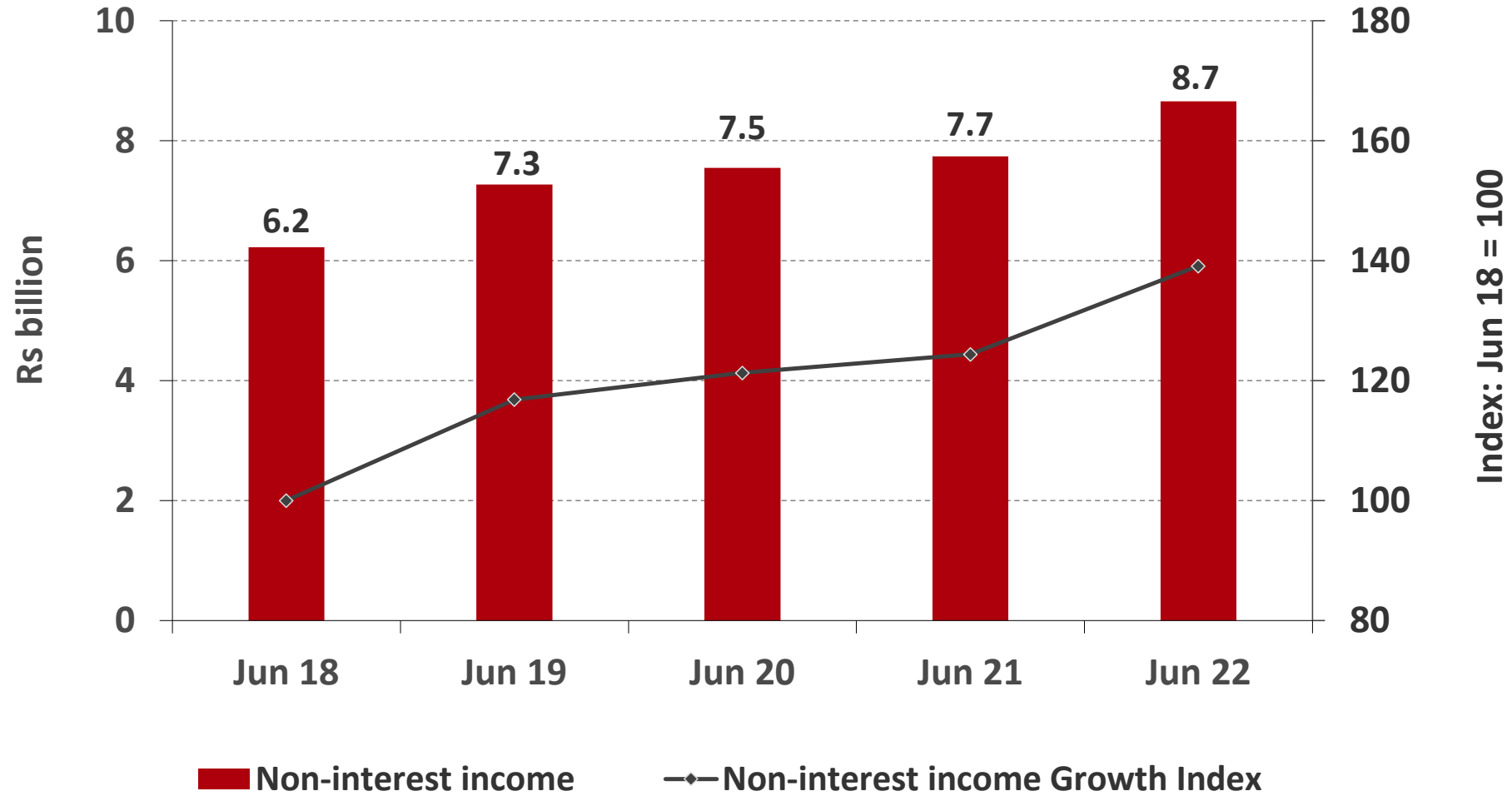


# MARGIN

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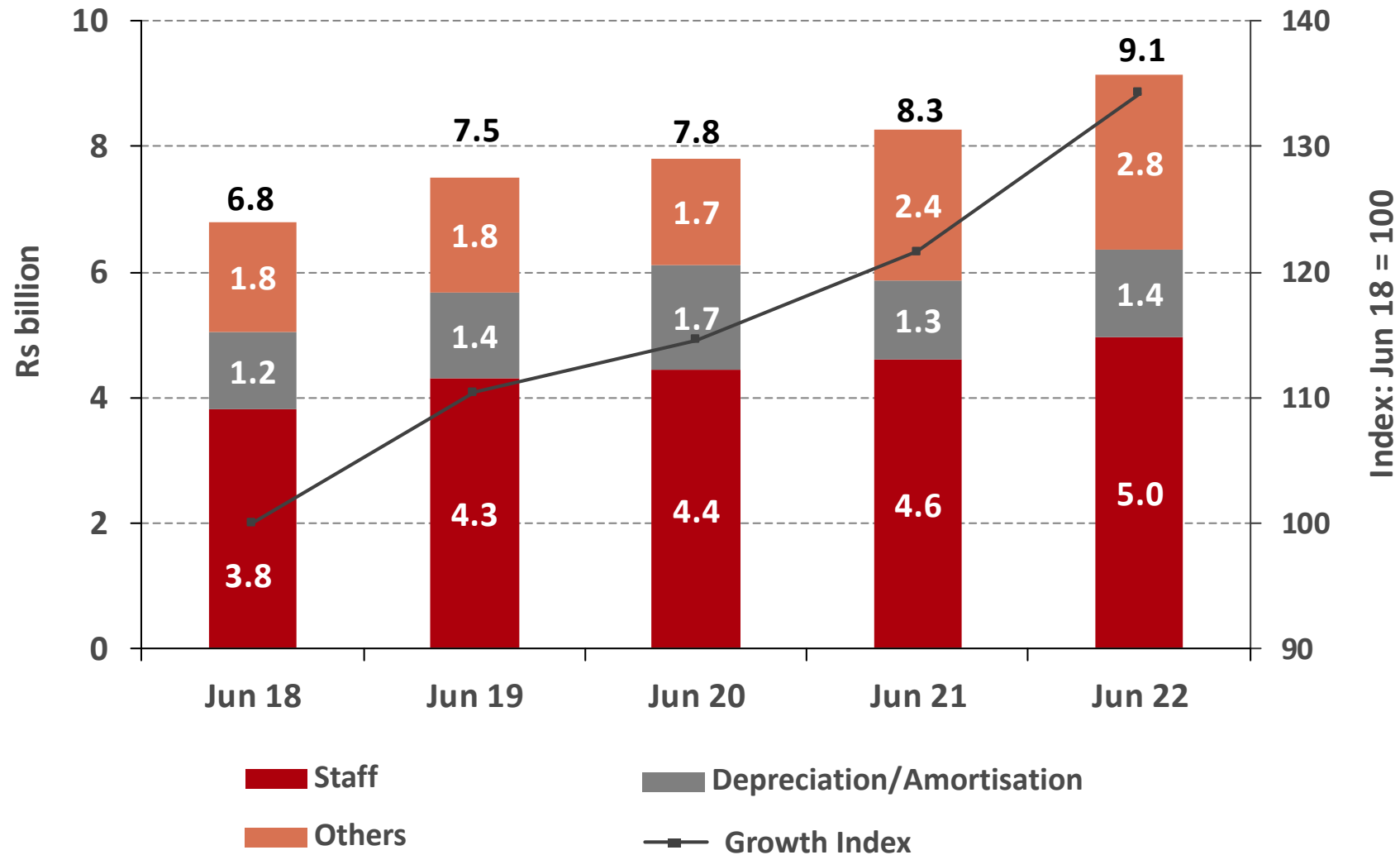


# NON-INTEREST INCOME



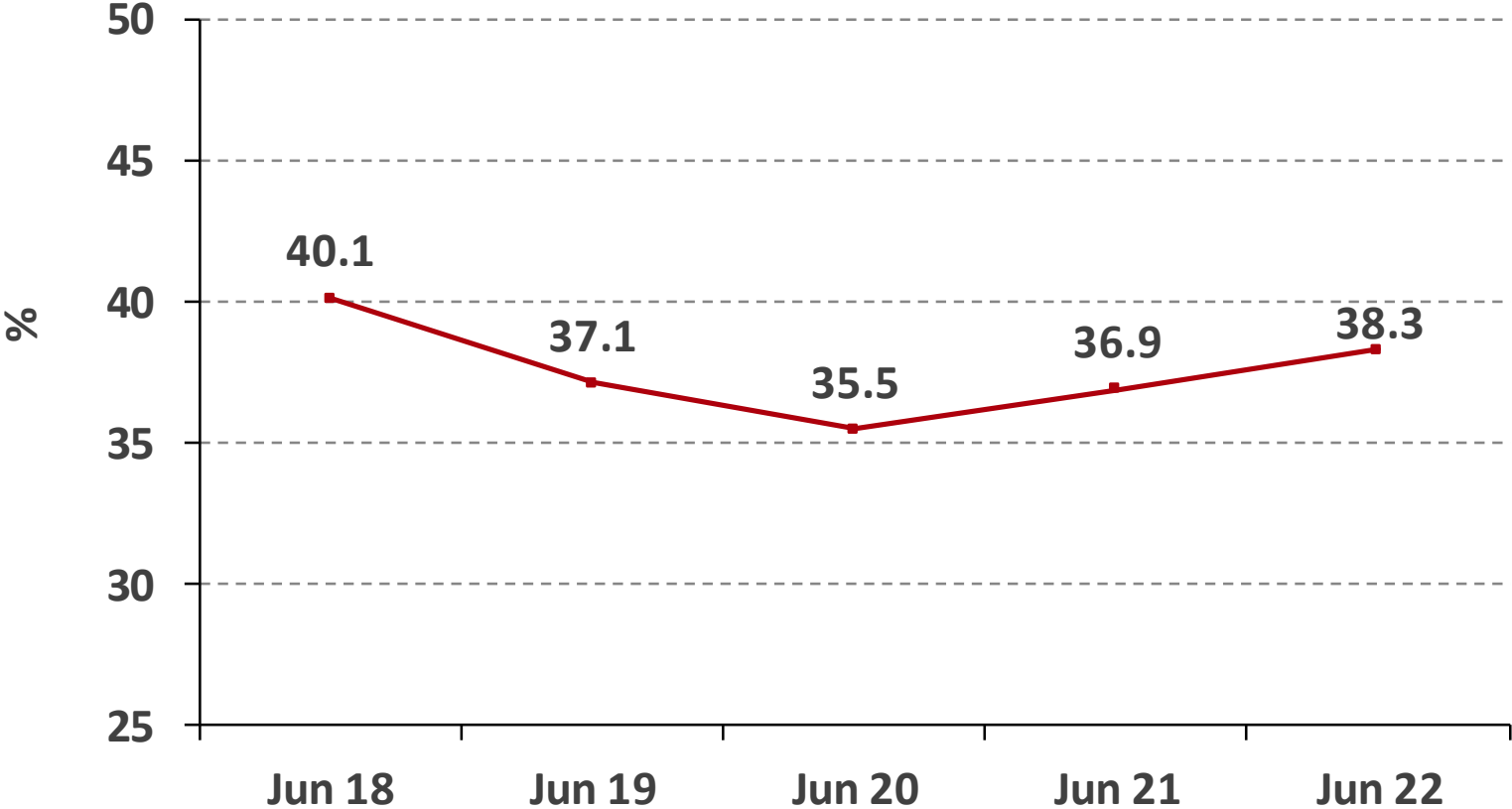
# OPERATING EXPENSES

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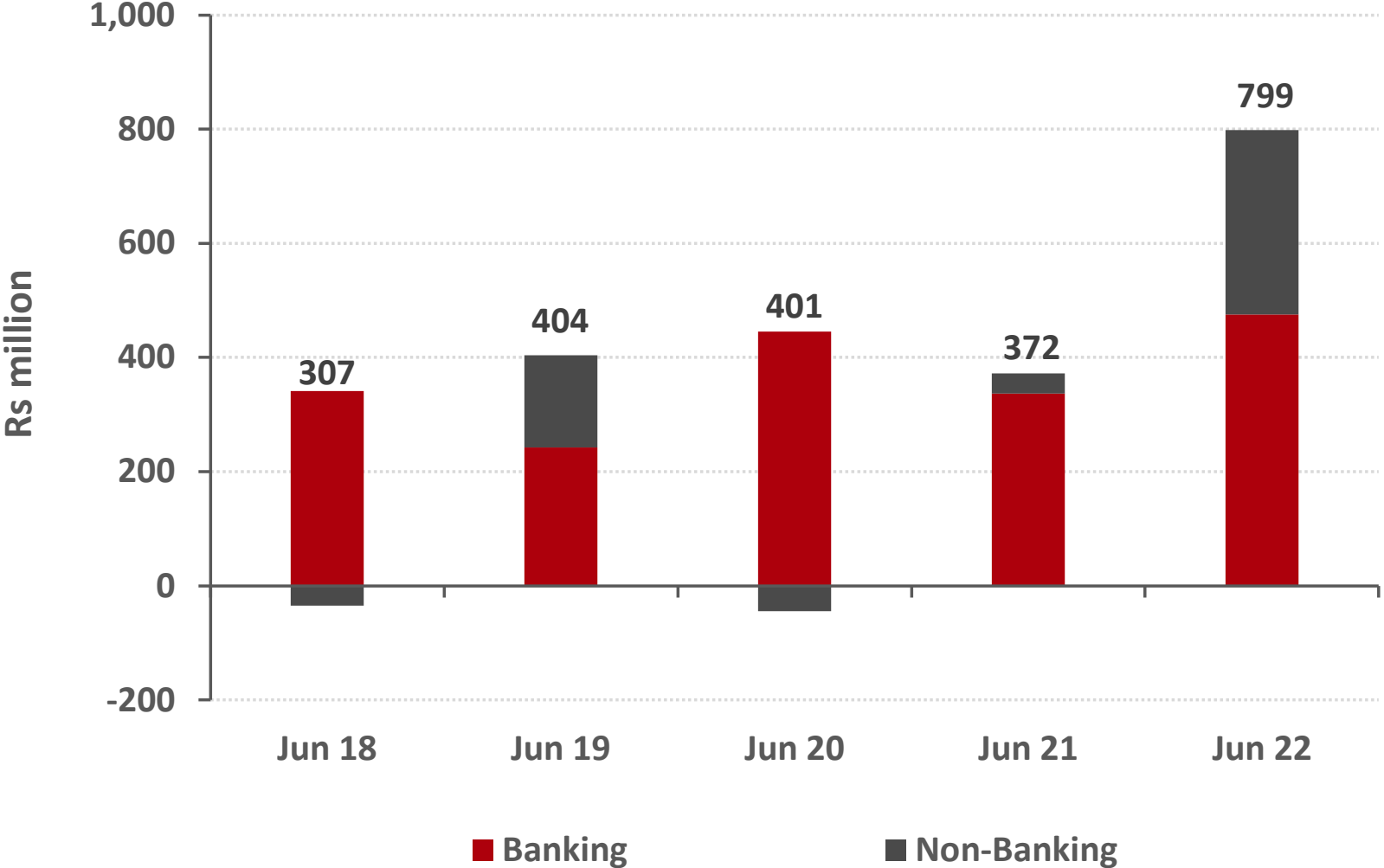




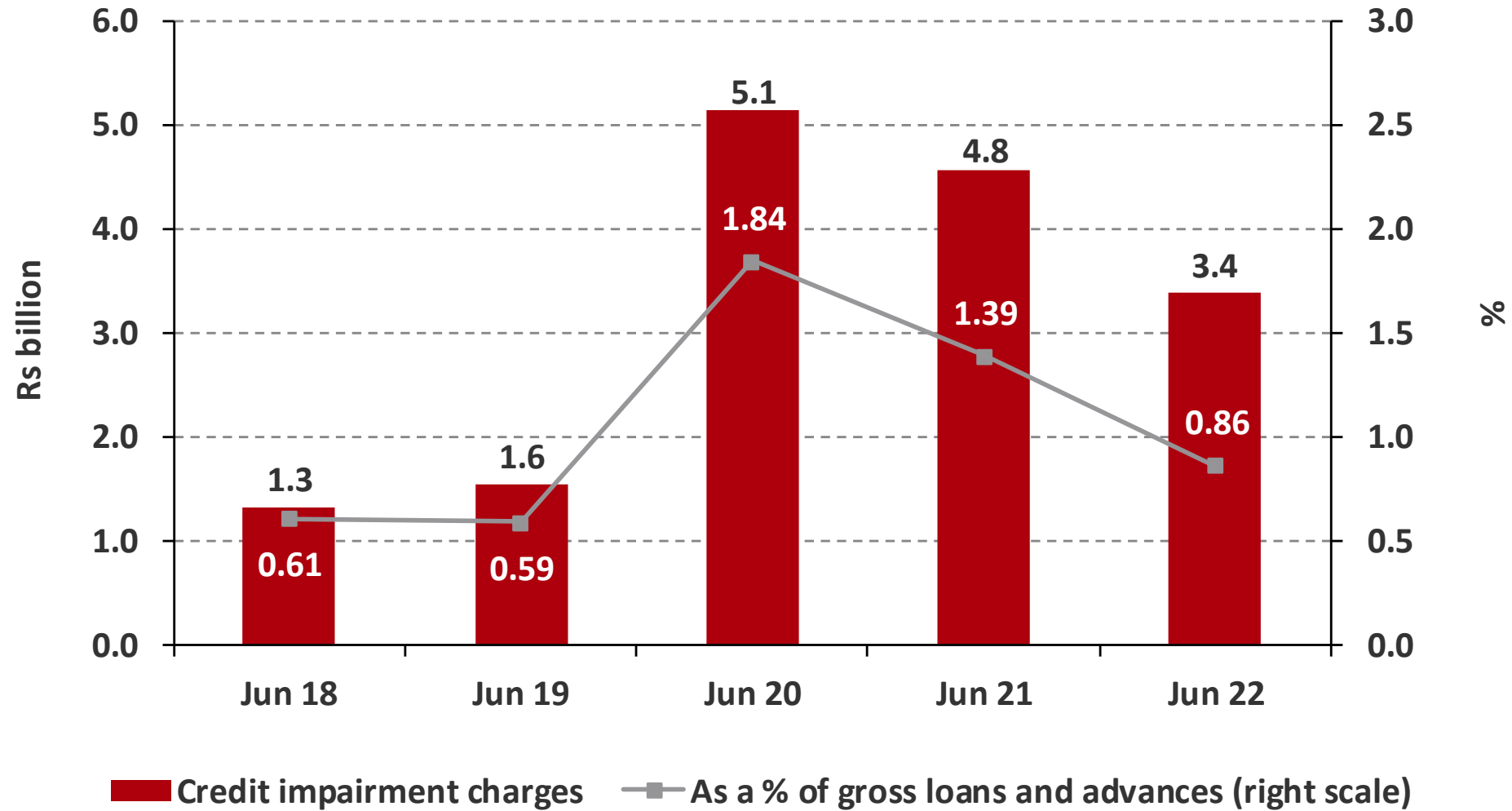
# COST TO INCOME RATIO



# SHARE OF PROFIT OF ASSOCIATES

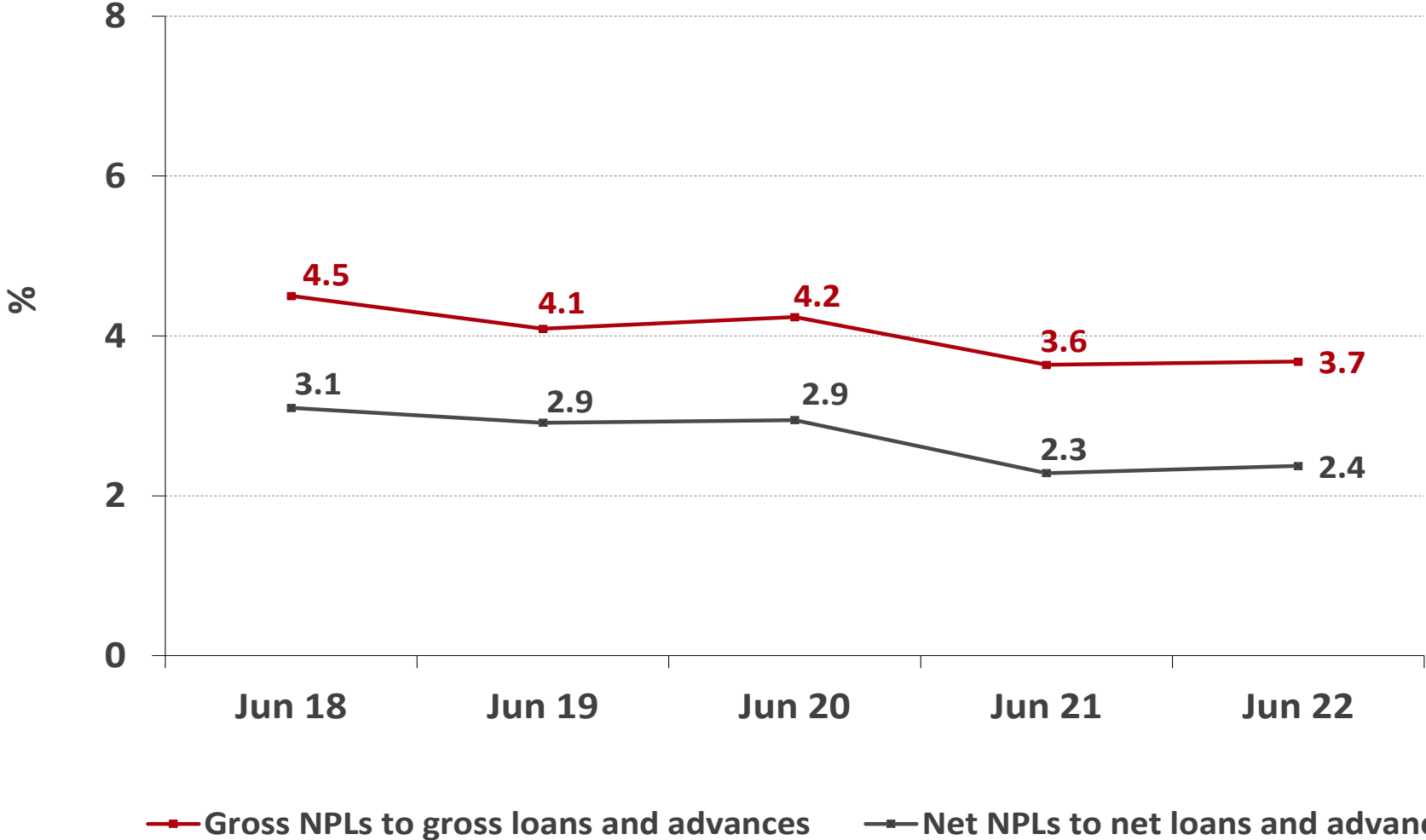


# CREDIT IMPAIRMENT CHARGES



Note: Cost of risk pertains to loans and advances

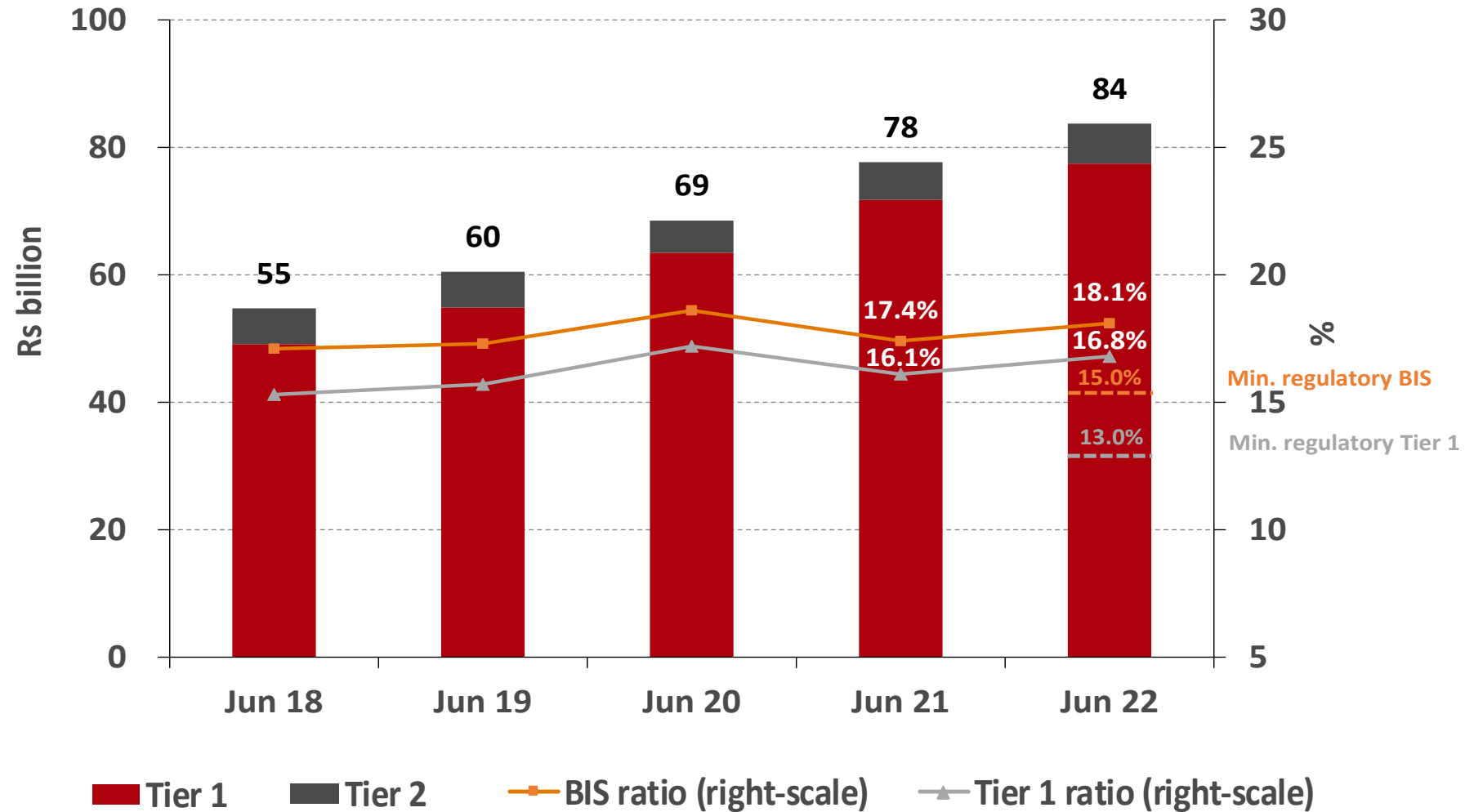
# CREDIT QUALITY



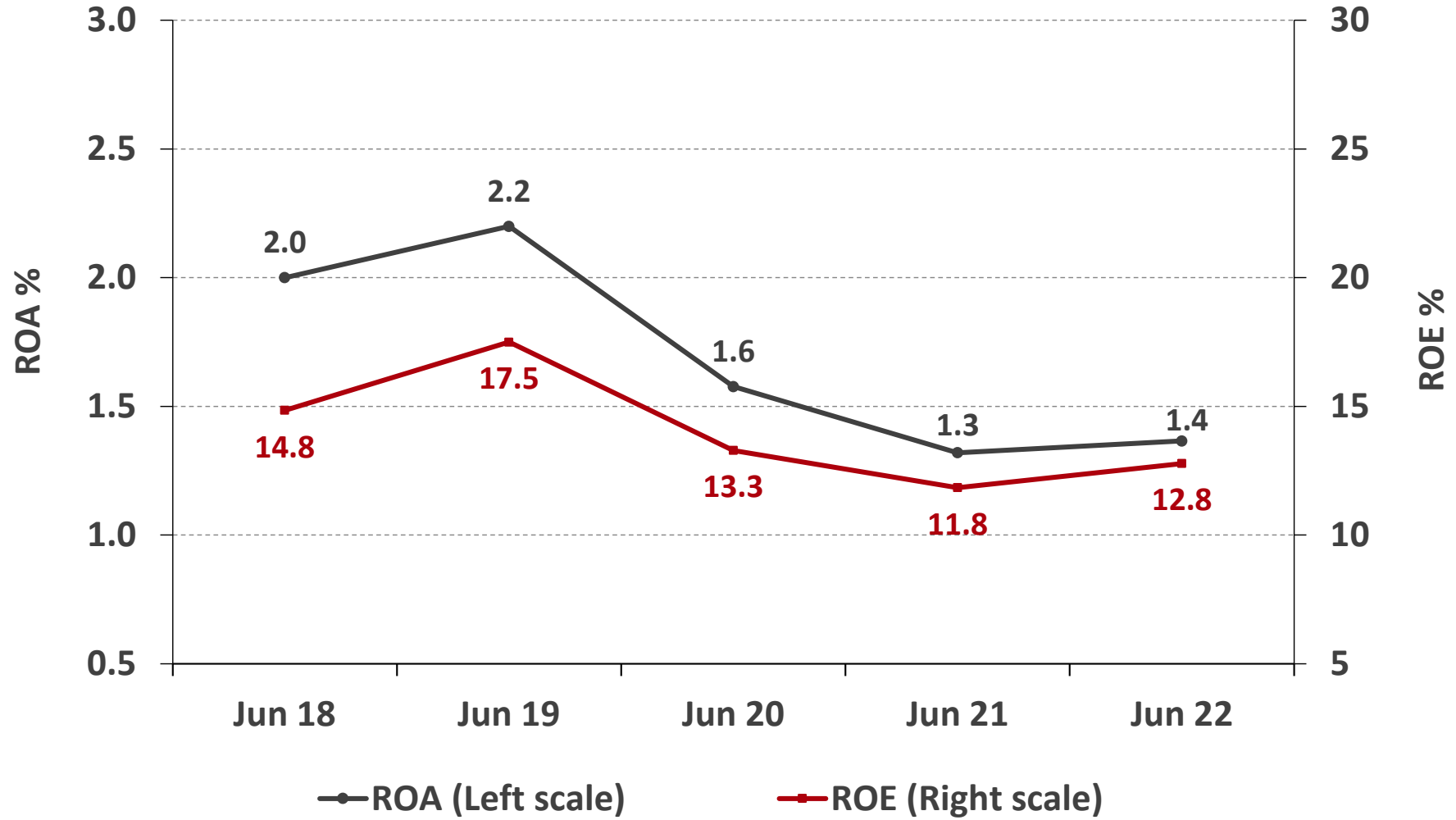
## Capital and financial metrics

# CAPITAL ADEQUACY

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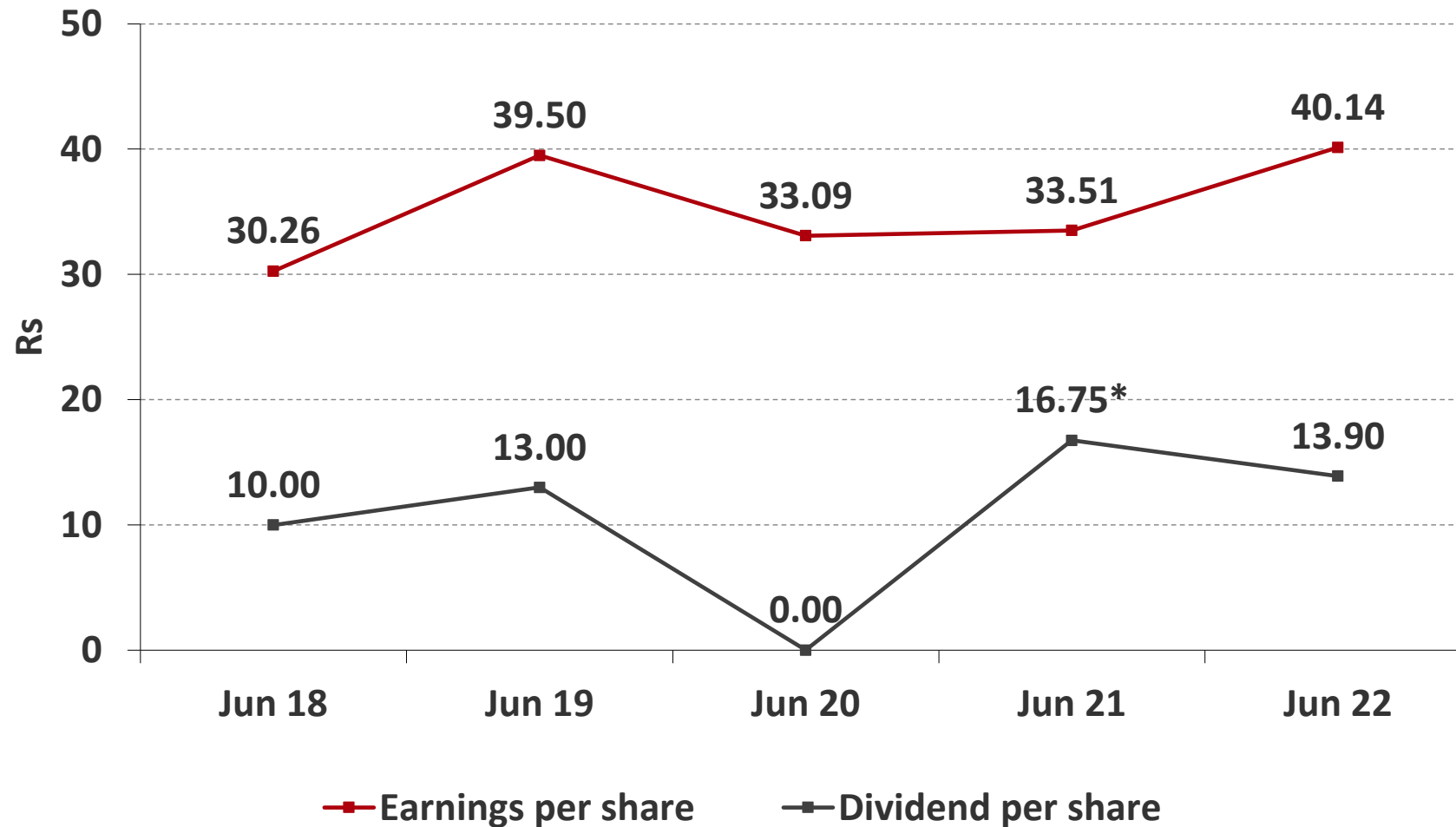


# ROA & ROE



## EARNINGS AND DIVIDEND PER SHARE

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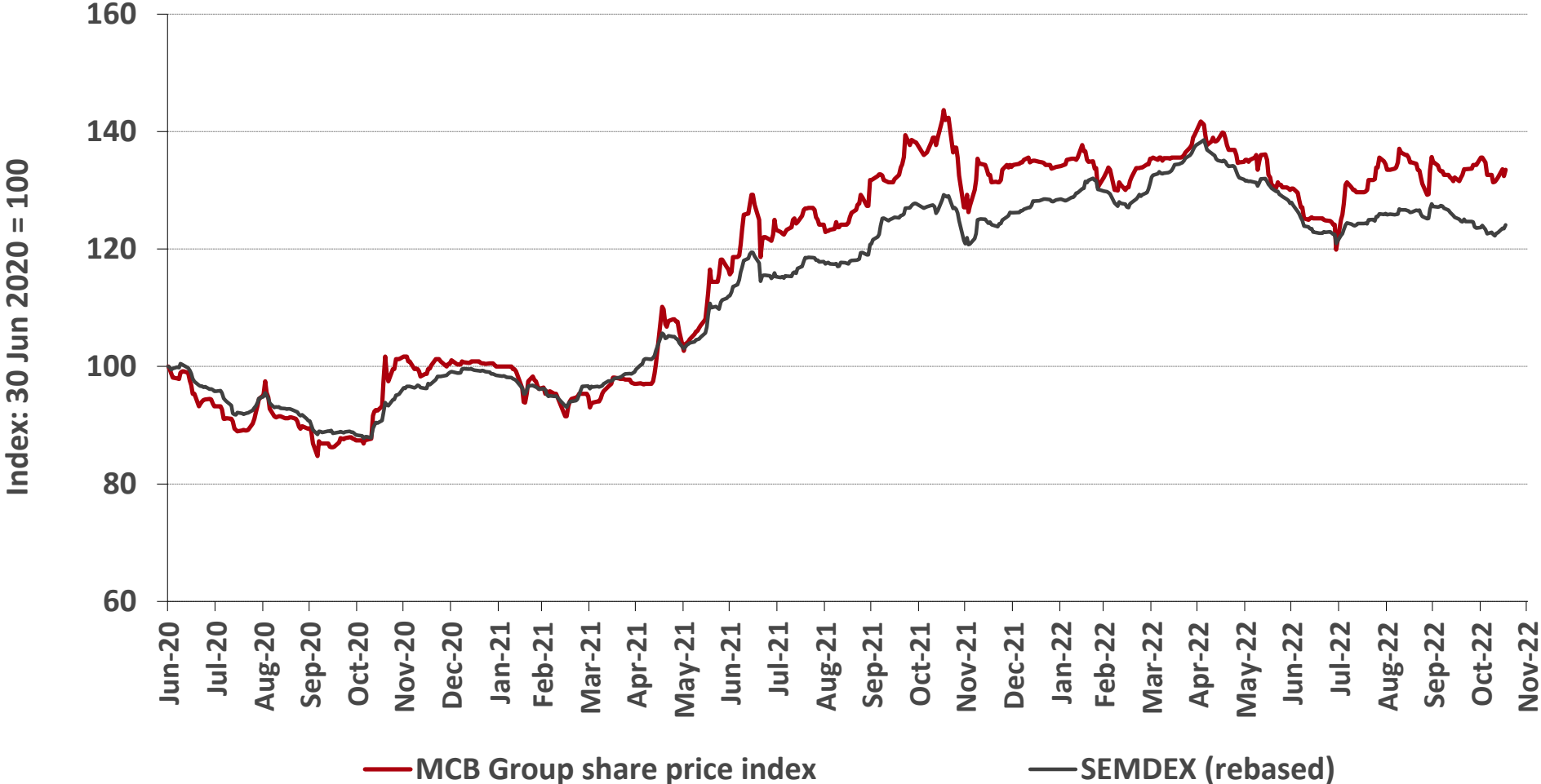


*\*Dividends declared for FY 2021/22 are not strictly comparable with those of FY 2020/21 and FY 2019/20. No dividend payment was made in respect of 2020 amidst the uncertain context and the 2021 dividend was based on the results of both years, albeit at a reduced payout rate.*



## Share price performance

# MCBG SHARE PRICE PERFORMANCE



Thank you

# ANNUAL MEETING 2022

