



# FIRST QUARTER RESULTS FY 2022/23

Earnings Call presentation

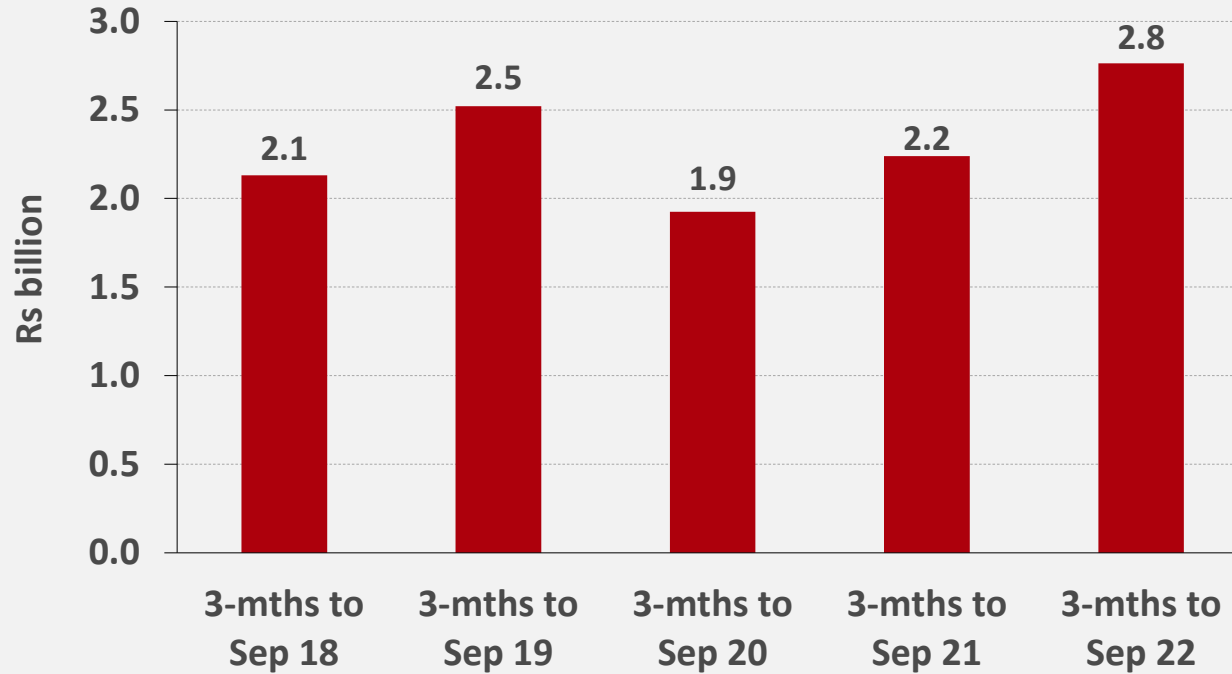




# FINANCIAL PERFORMANCE

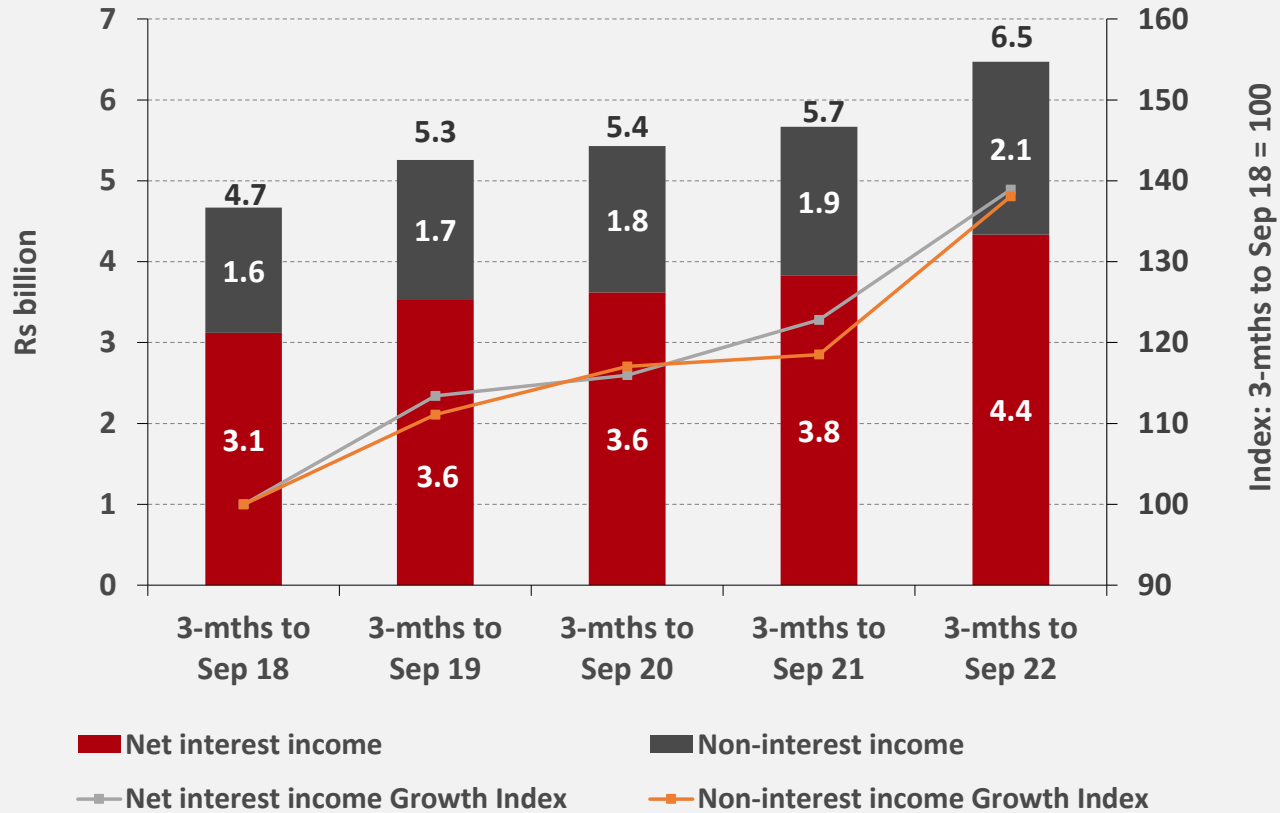


## PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS





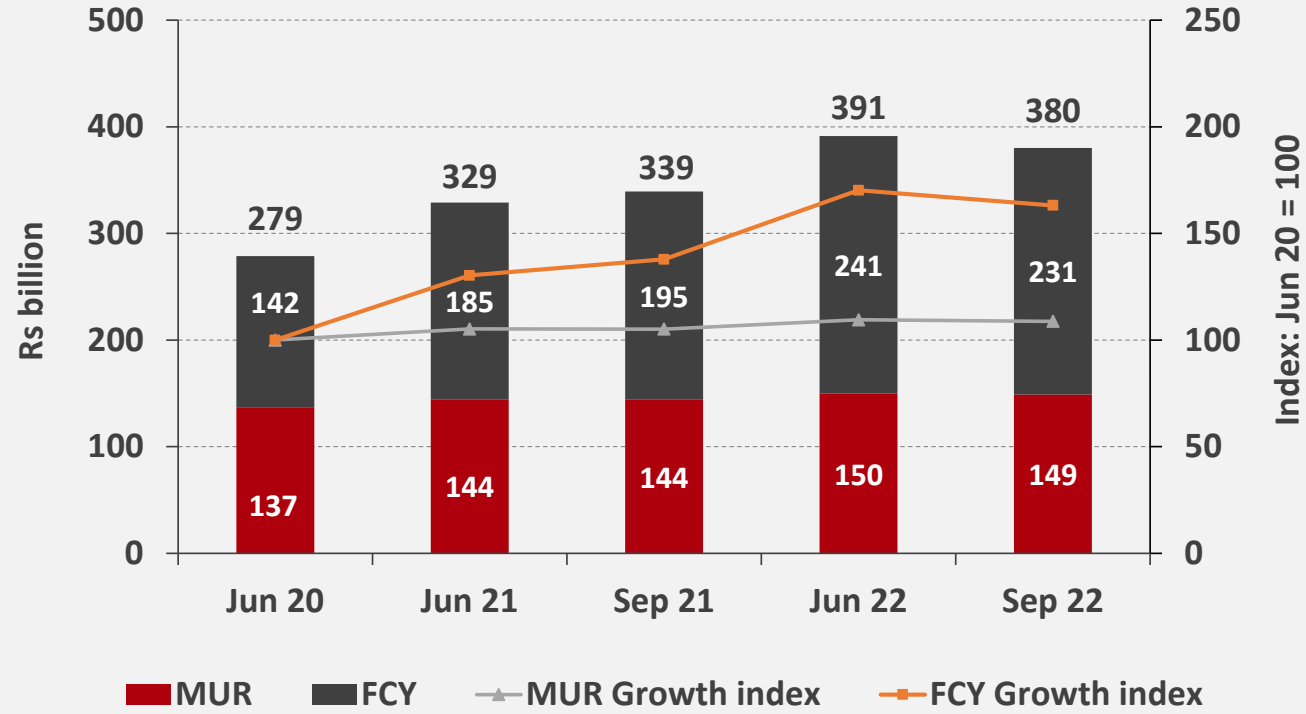
# OPERATING INCOME (i)





## OPERATING INCOME (ii)

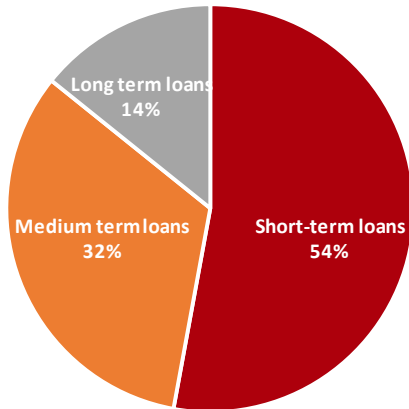




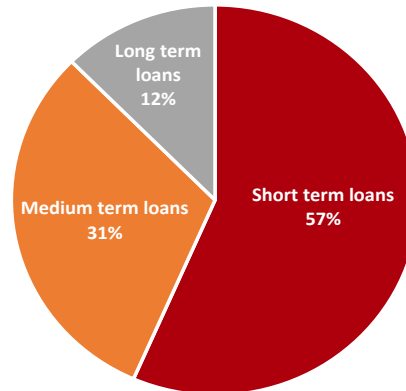


## EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENOR – MCB LTD

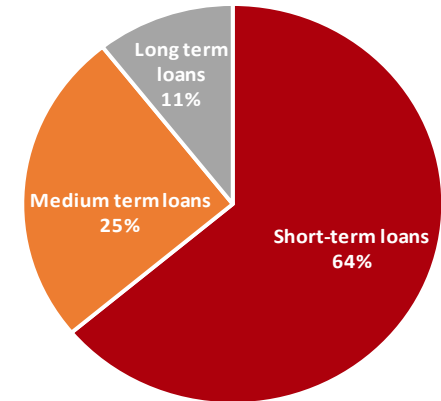
September 2021



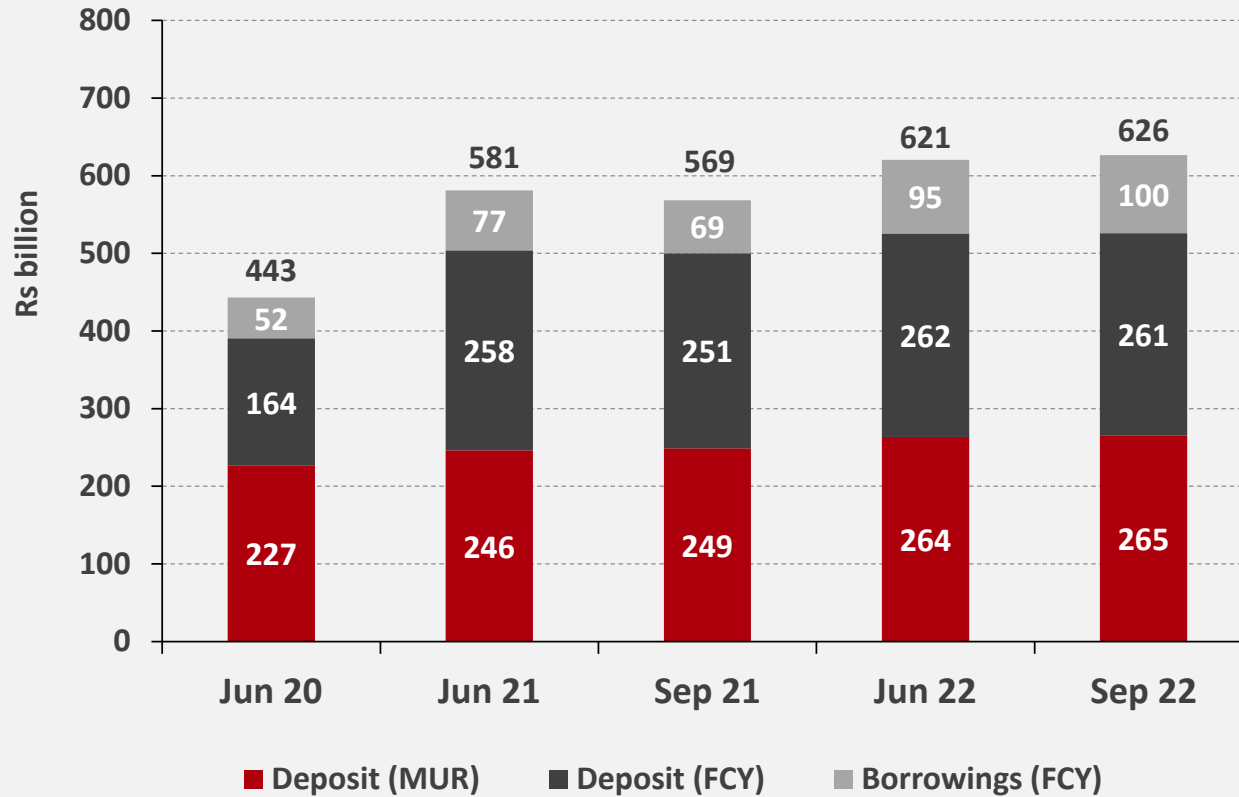
June 2022



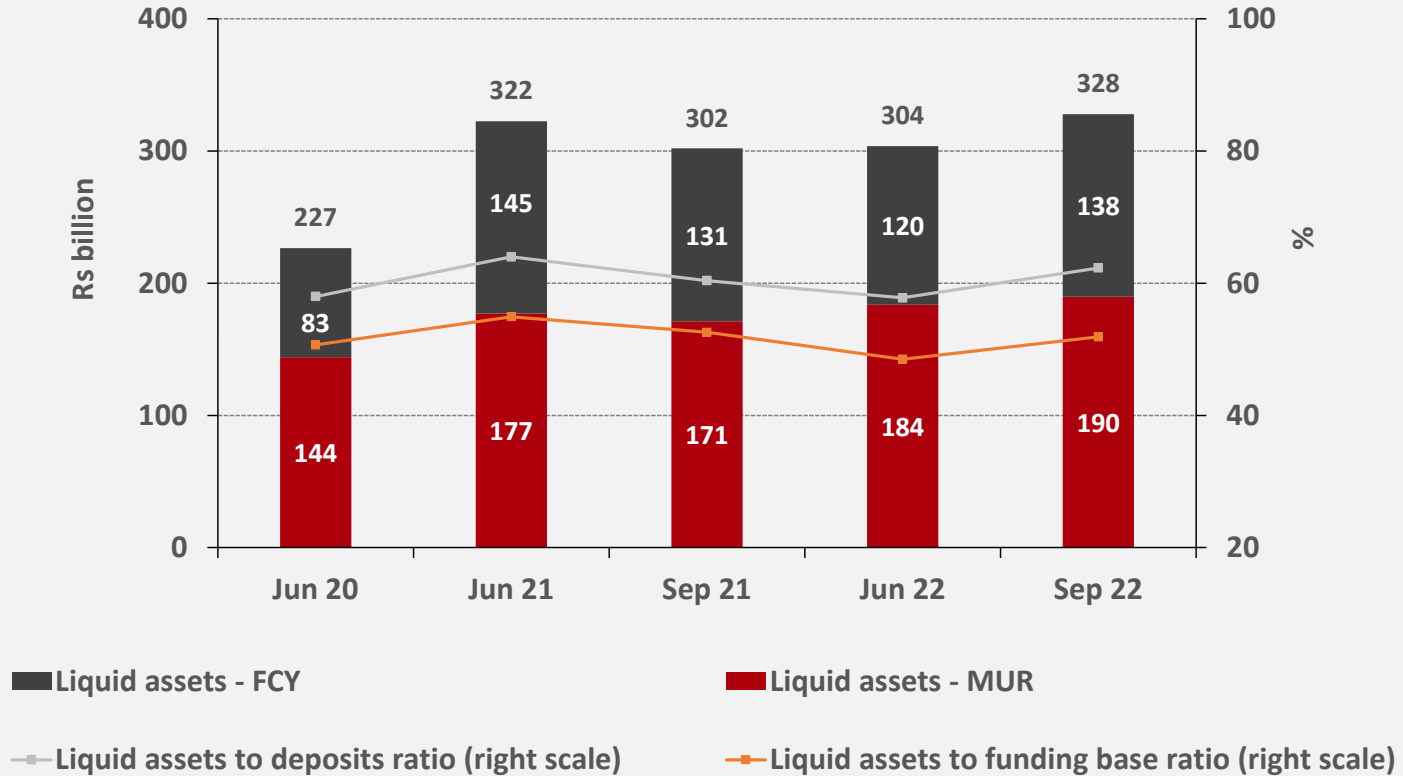
September 2022

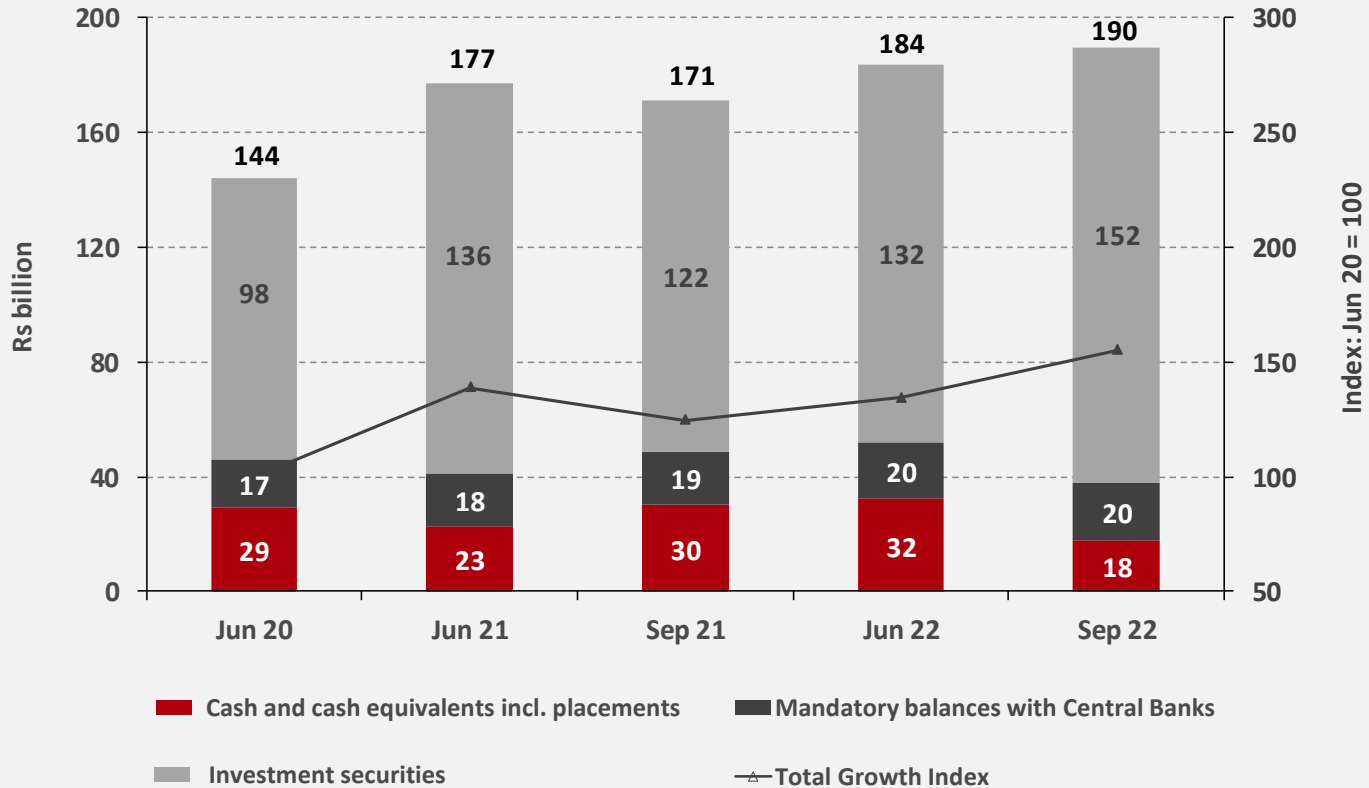


■ Long term loans   ■ Medium term loans   ■ Short term loans



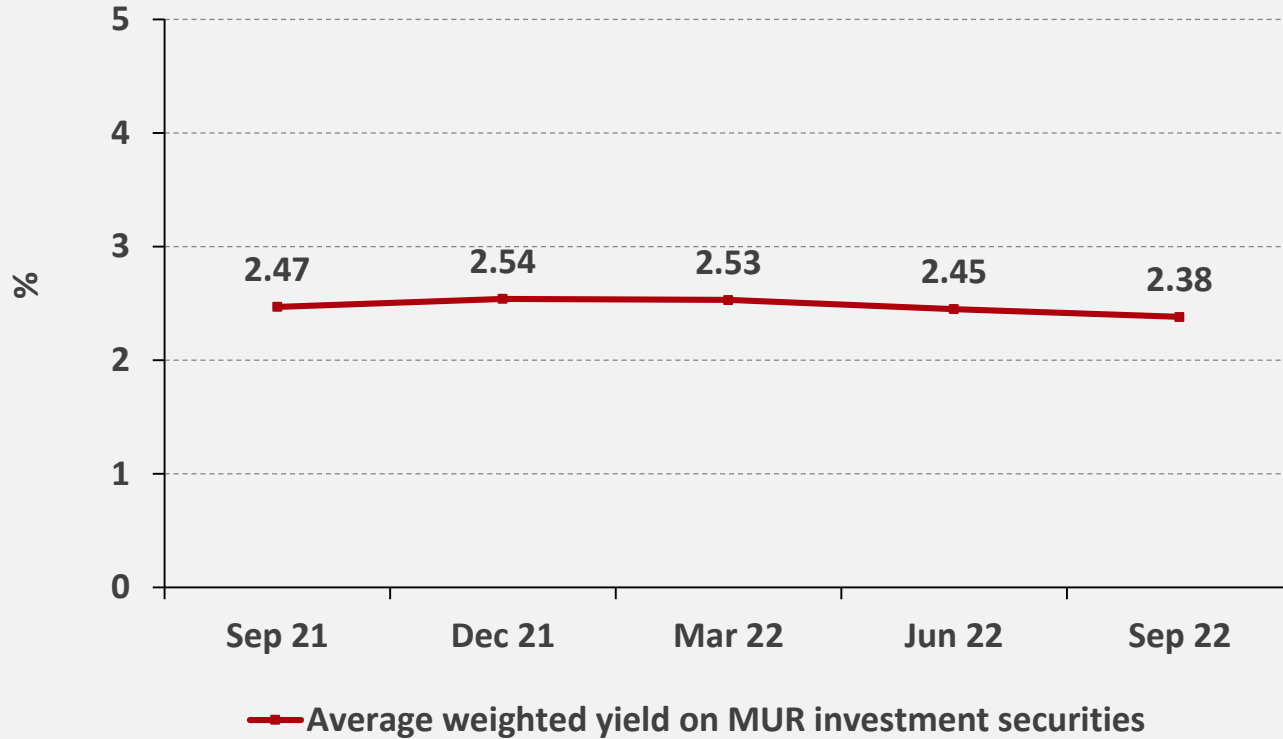


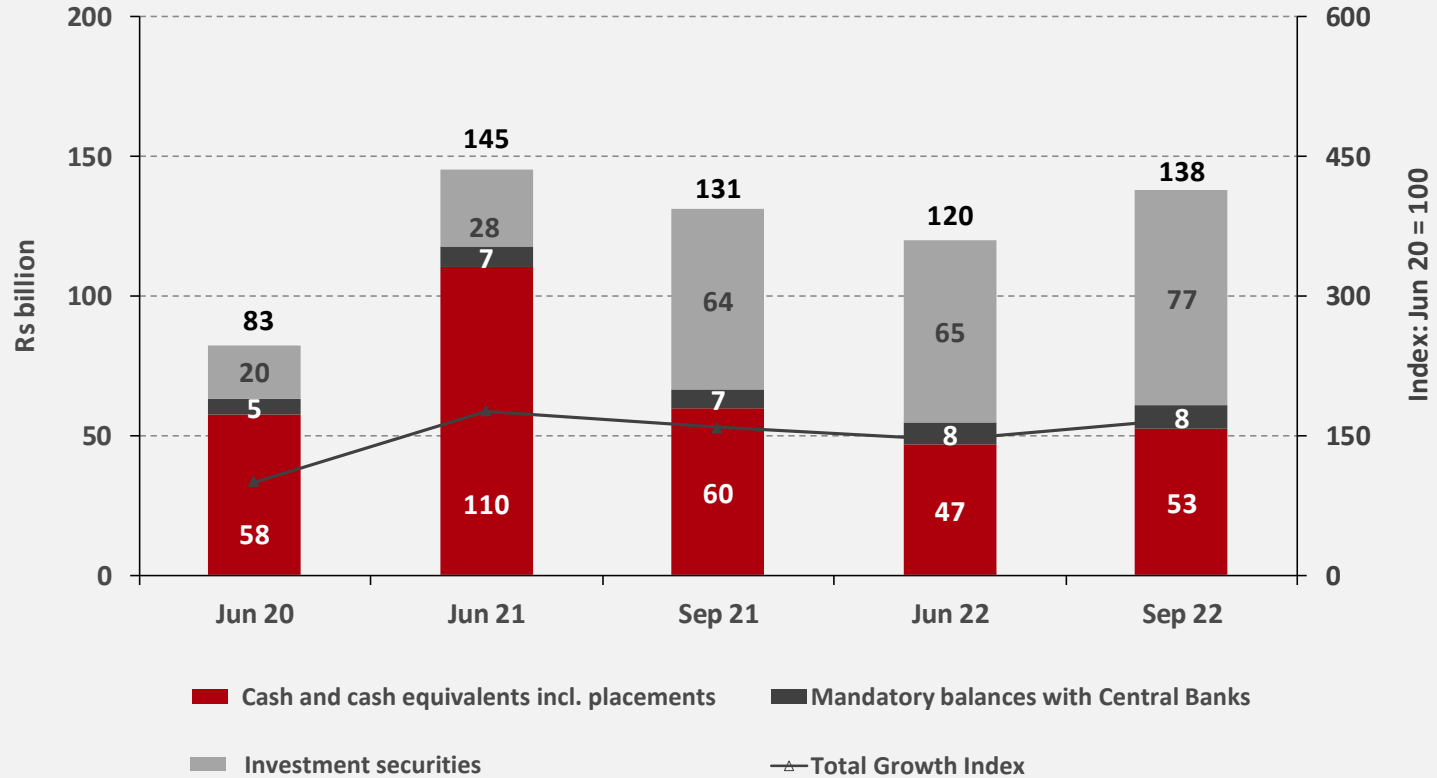






## AVERAGE WEIGHTED YIELD ON MUR INVESTMENT SECURITIES

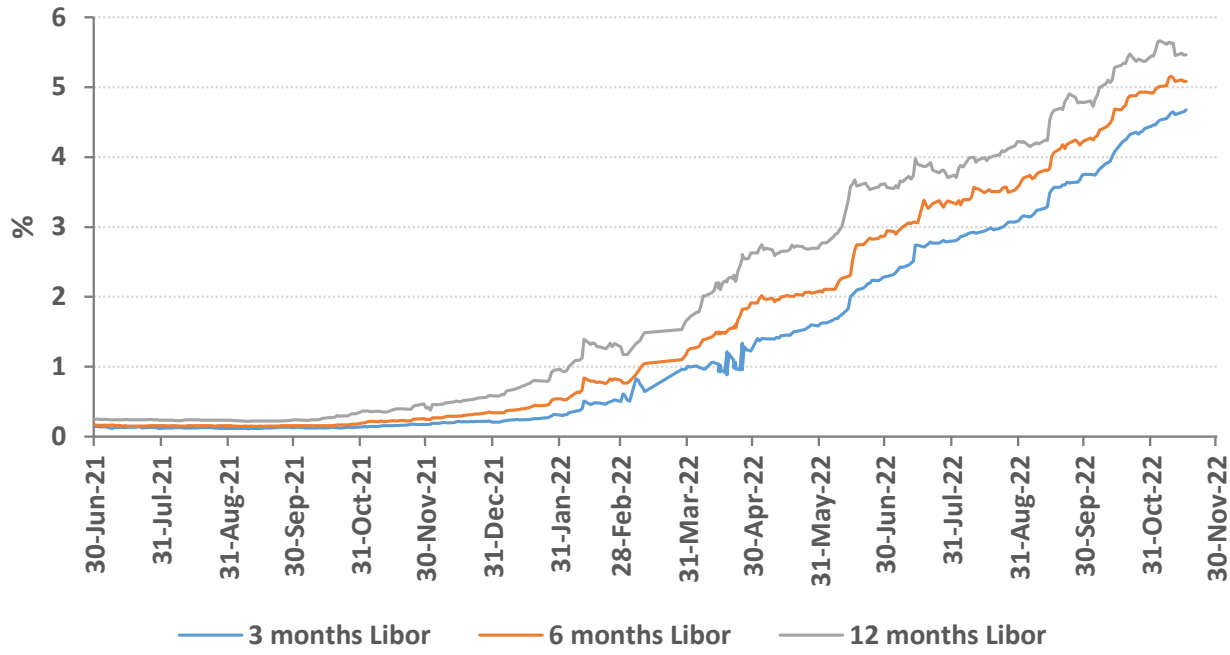


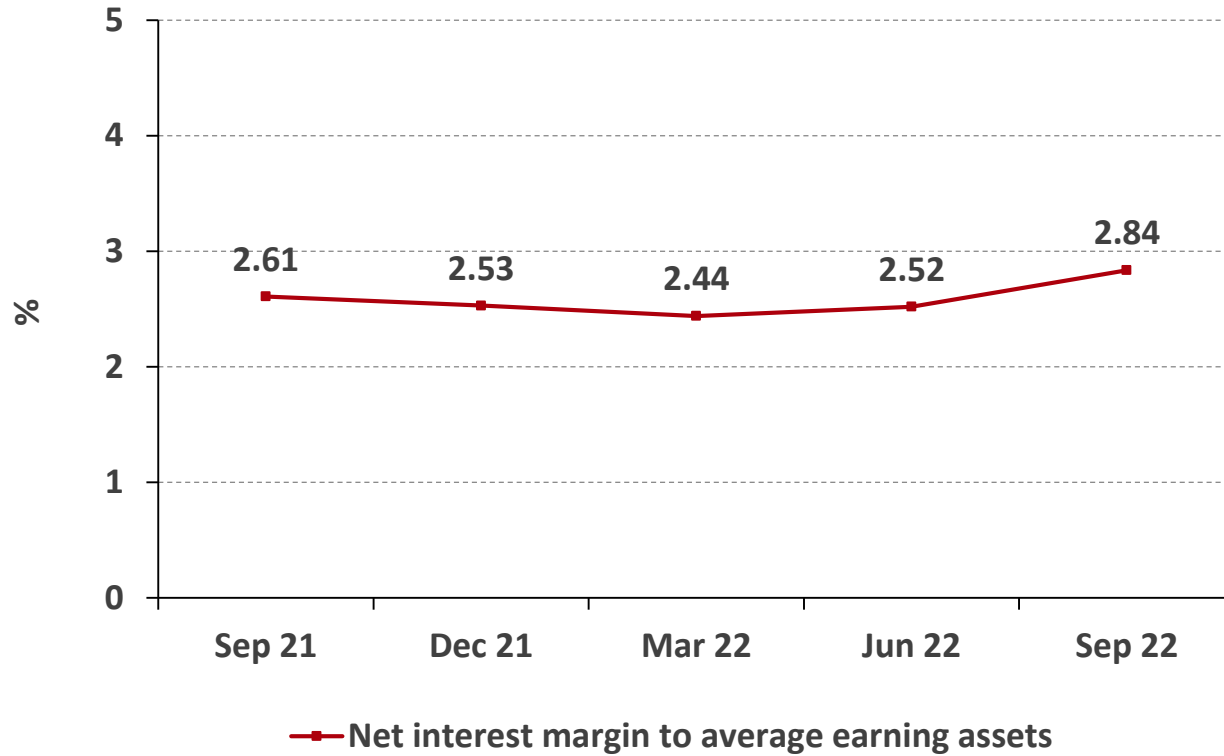


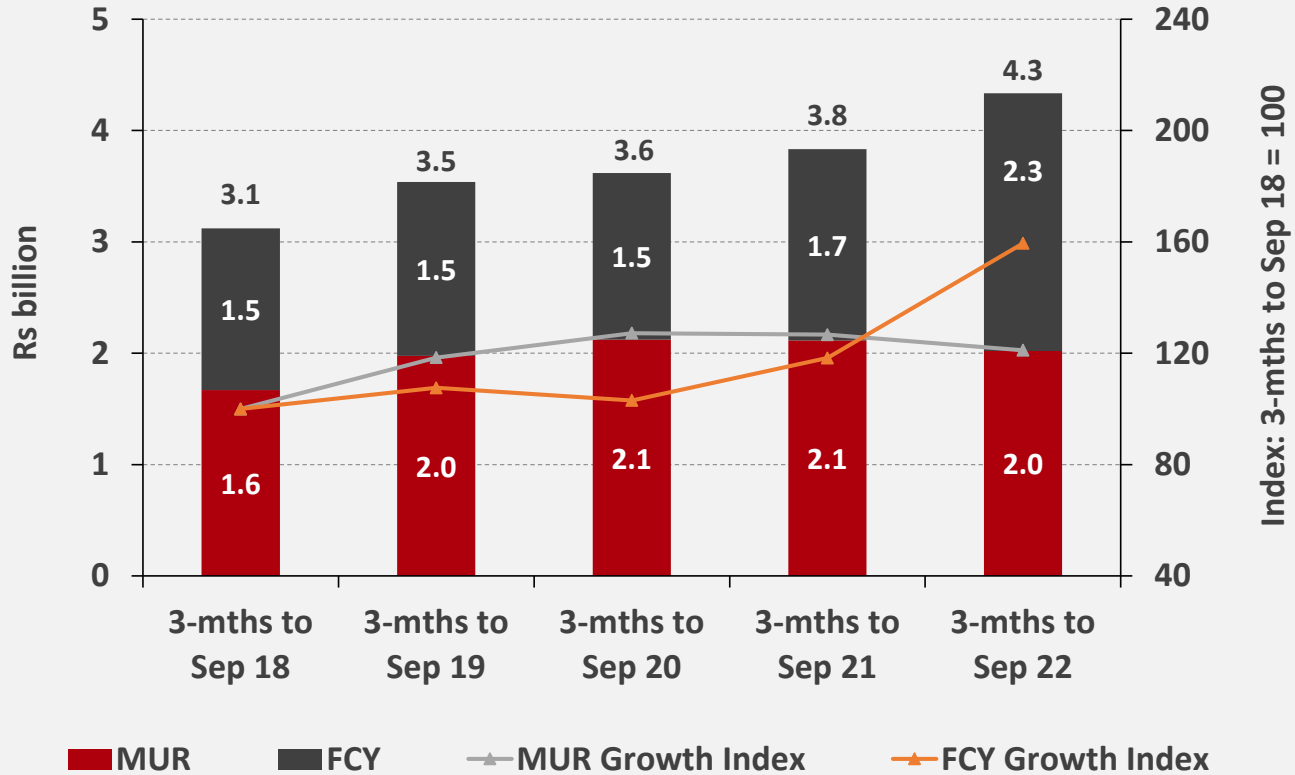
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

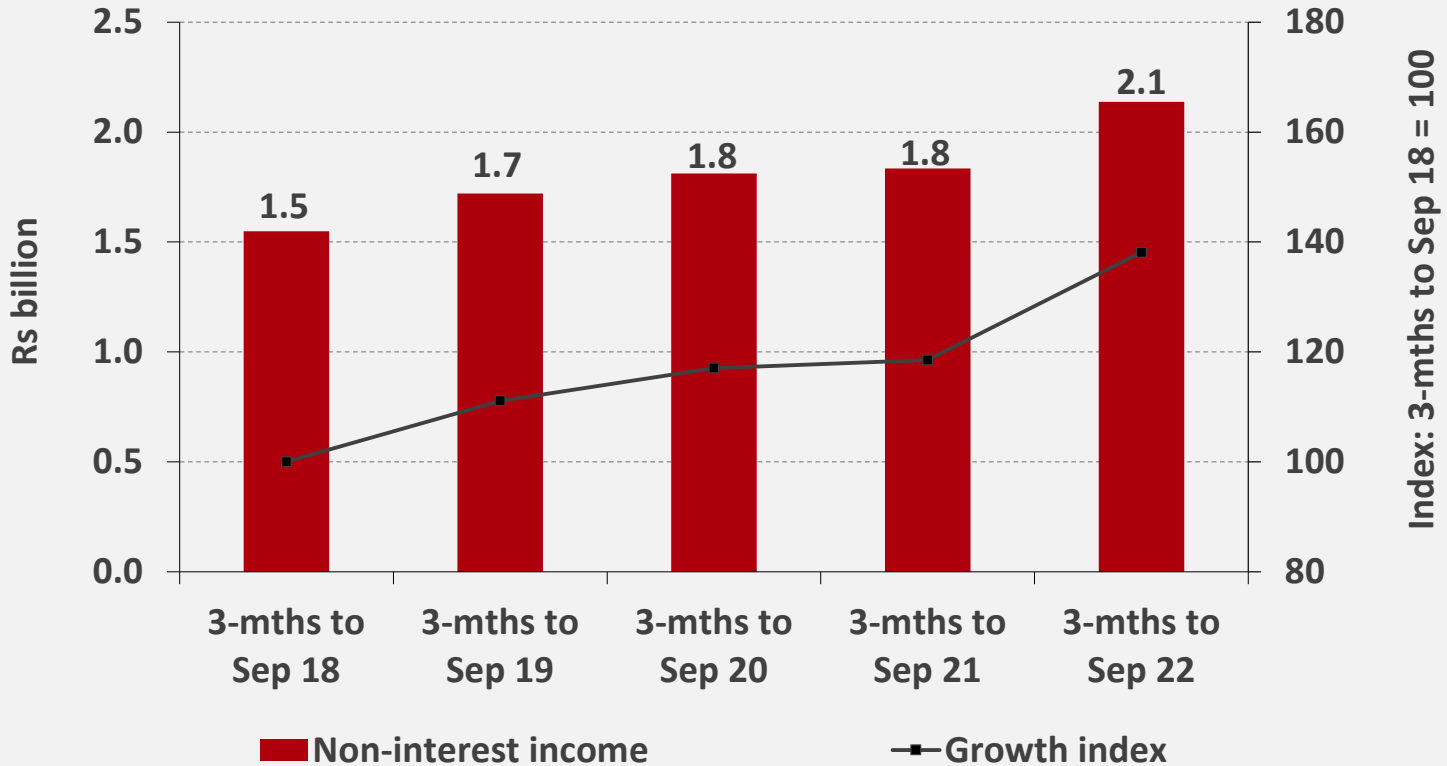


# EVOLUTION OF LIBOR

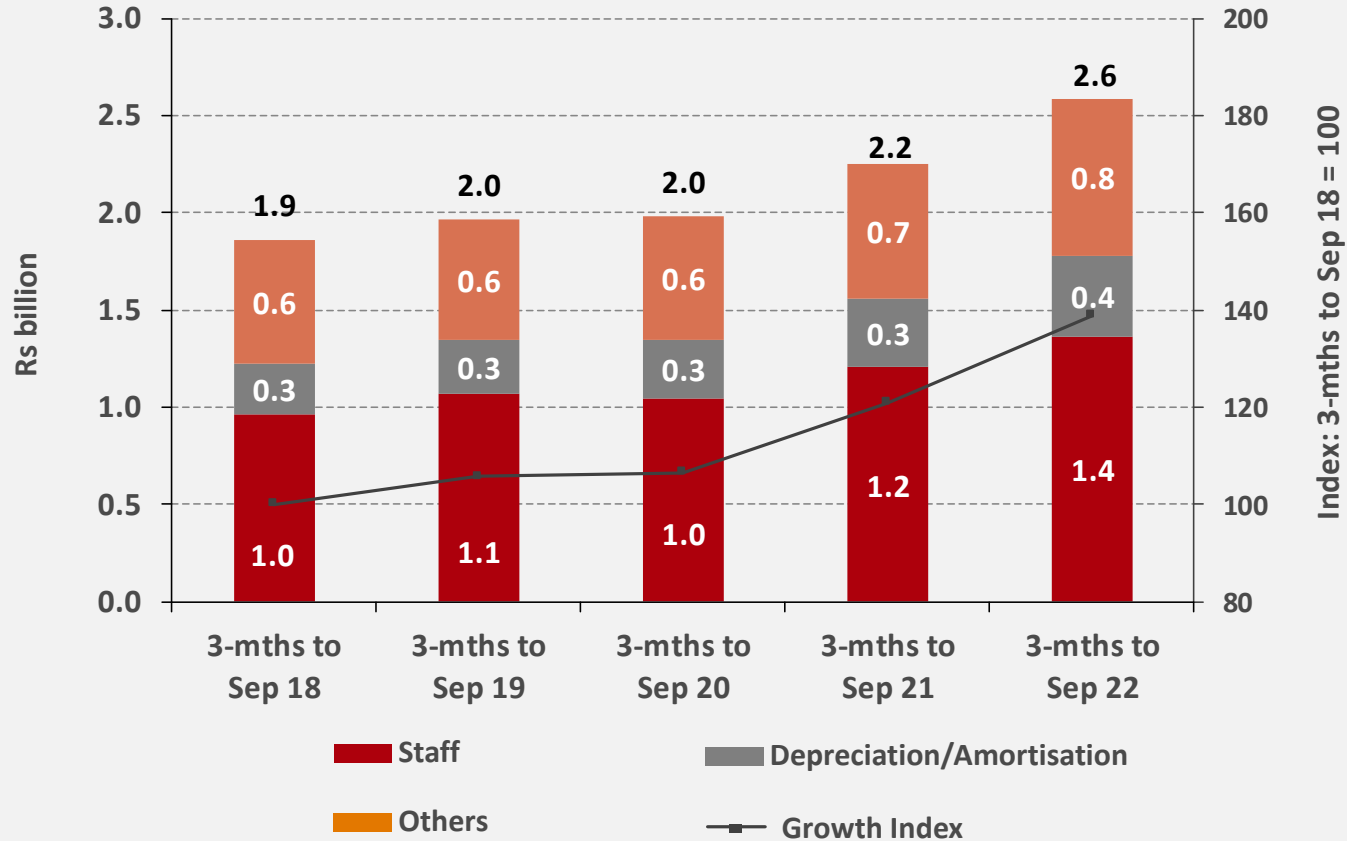


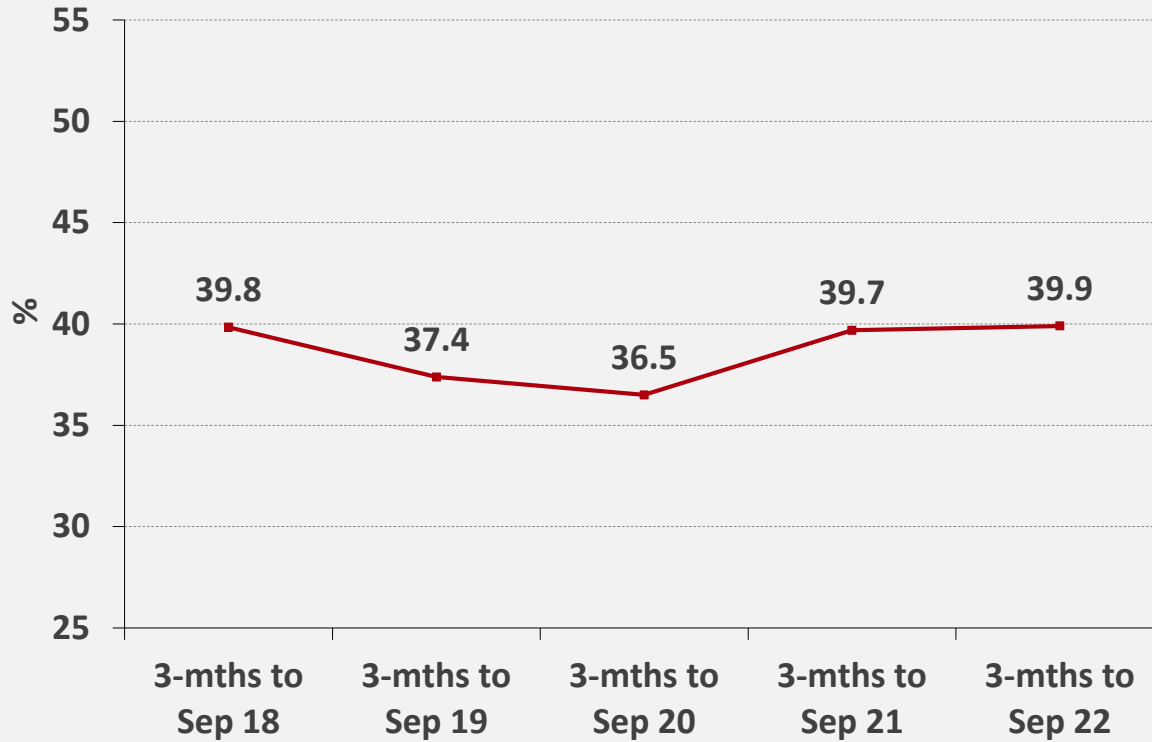






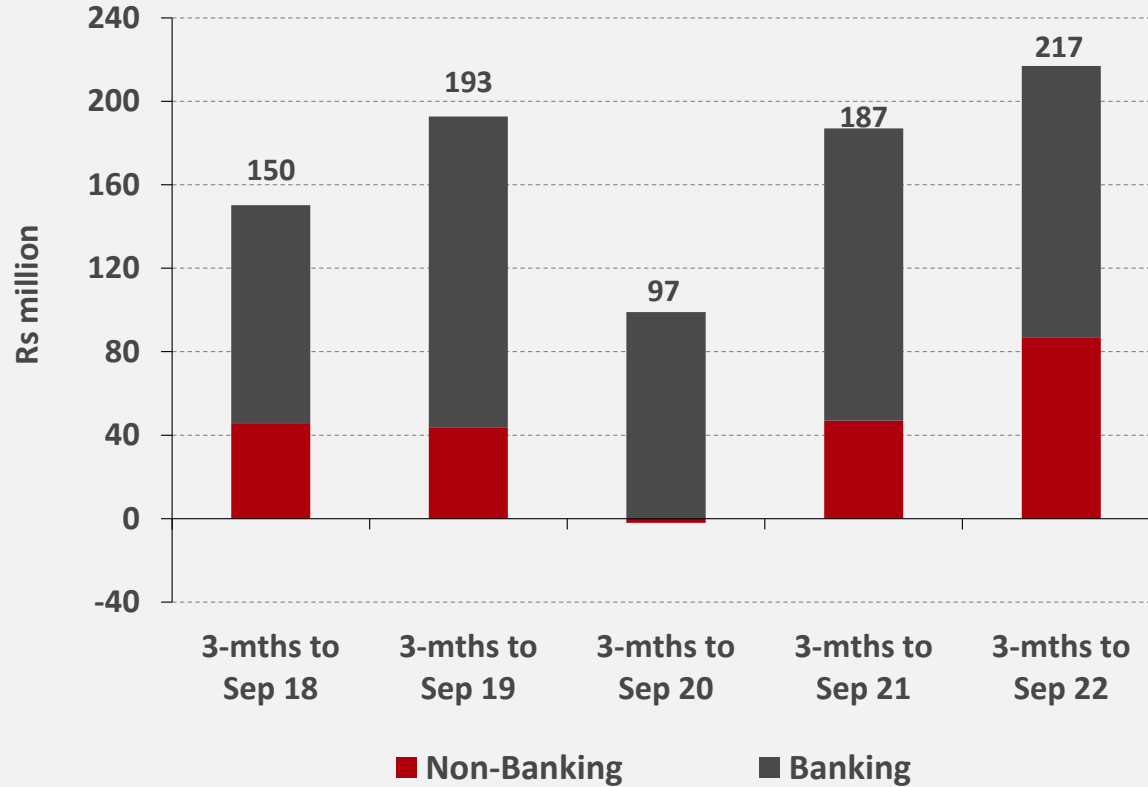






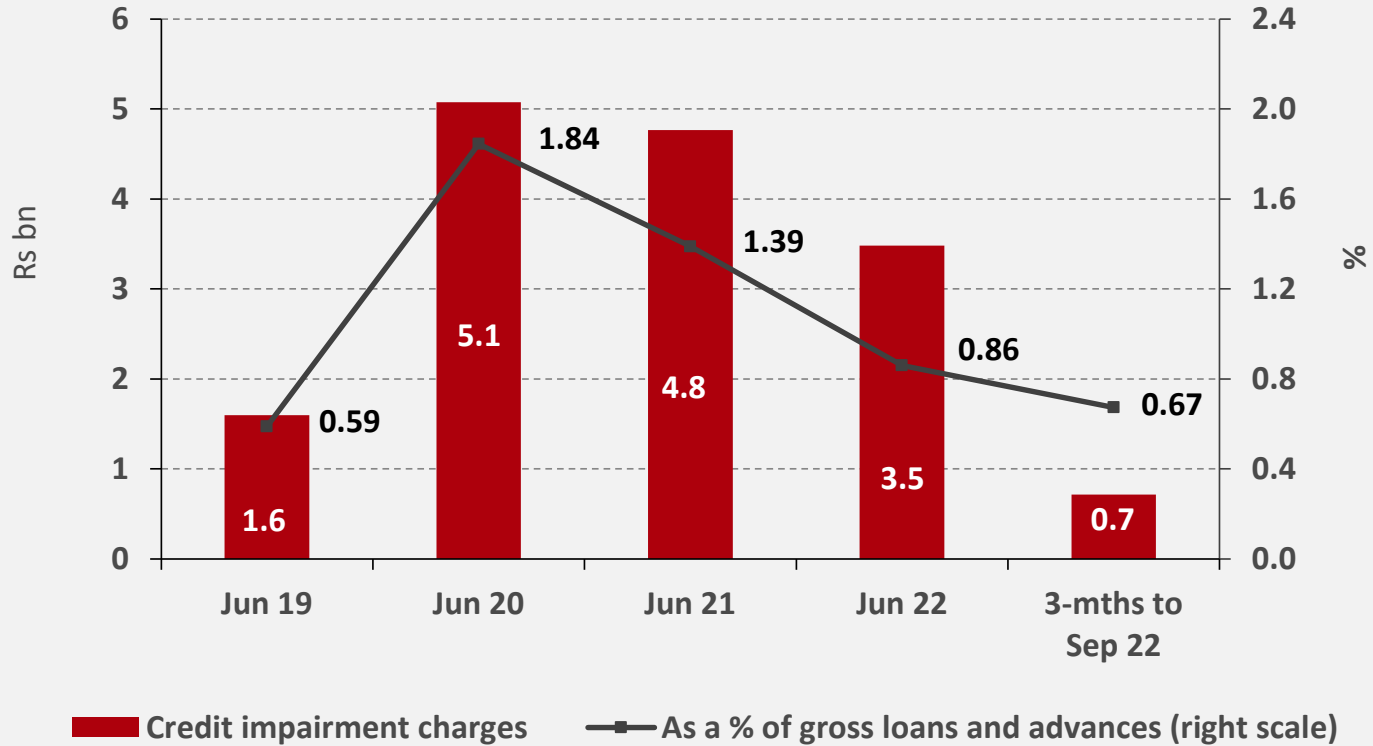


## SHARE OF PROFIT OF ASSOCIATES

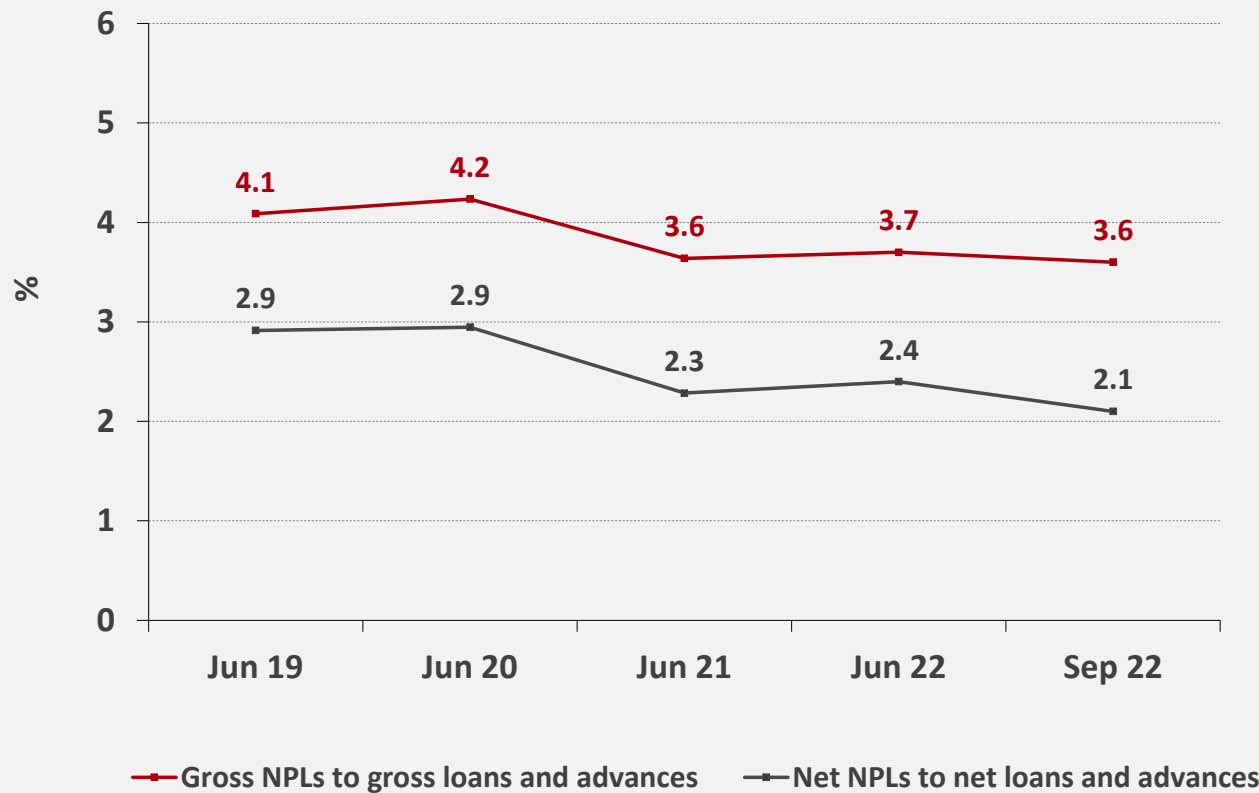




## CREDIT IMPAIRMENT CHARGES

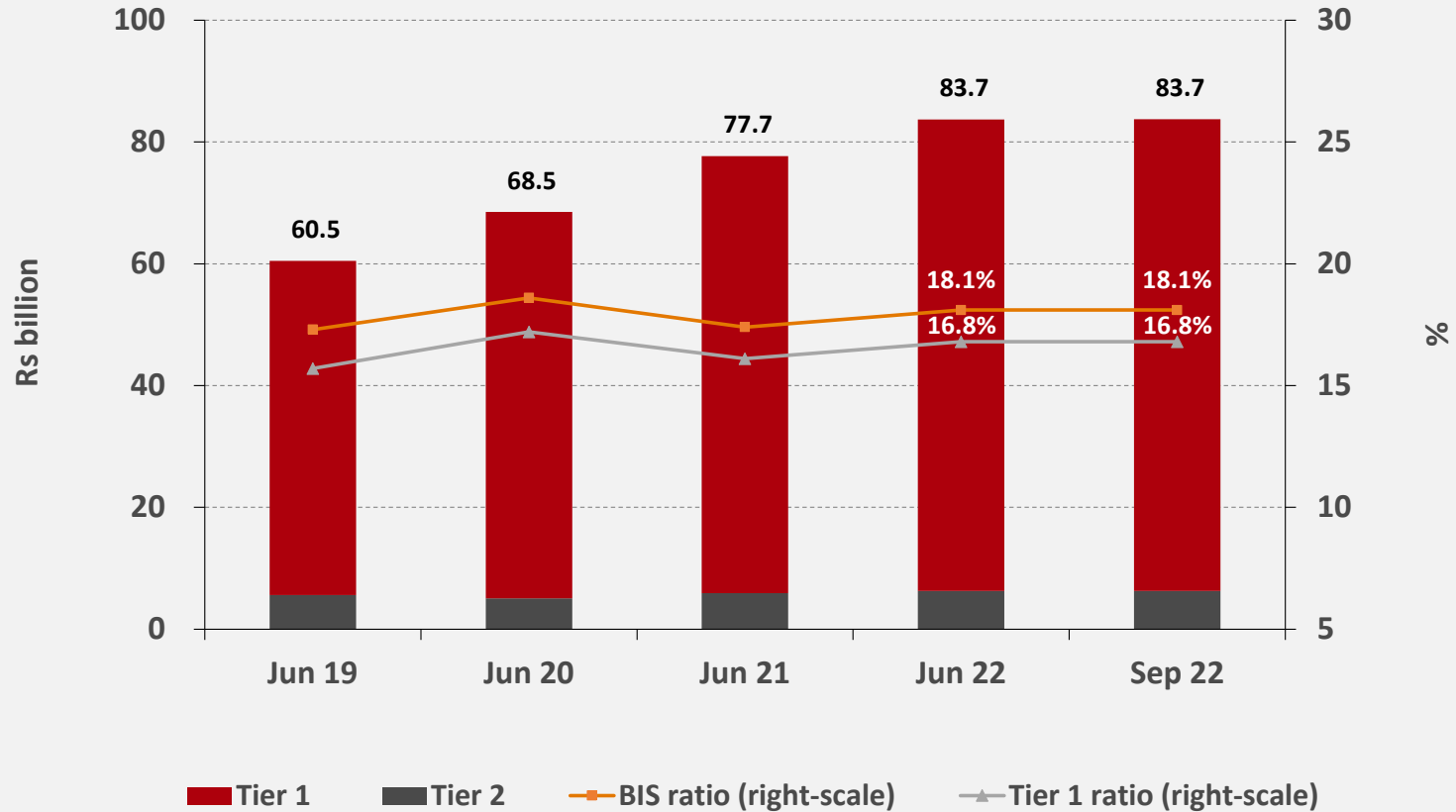


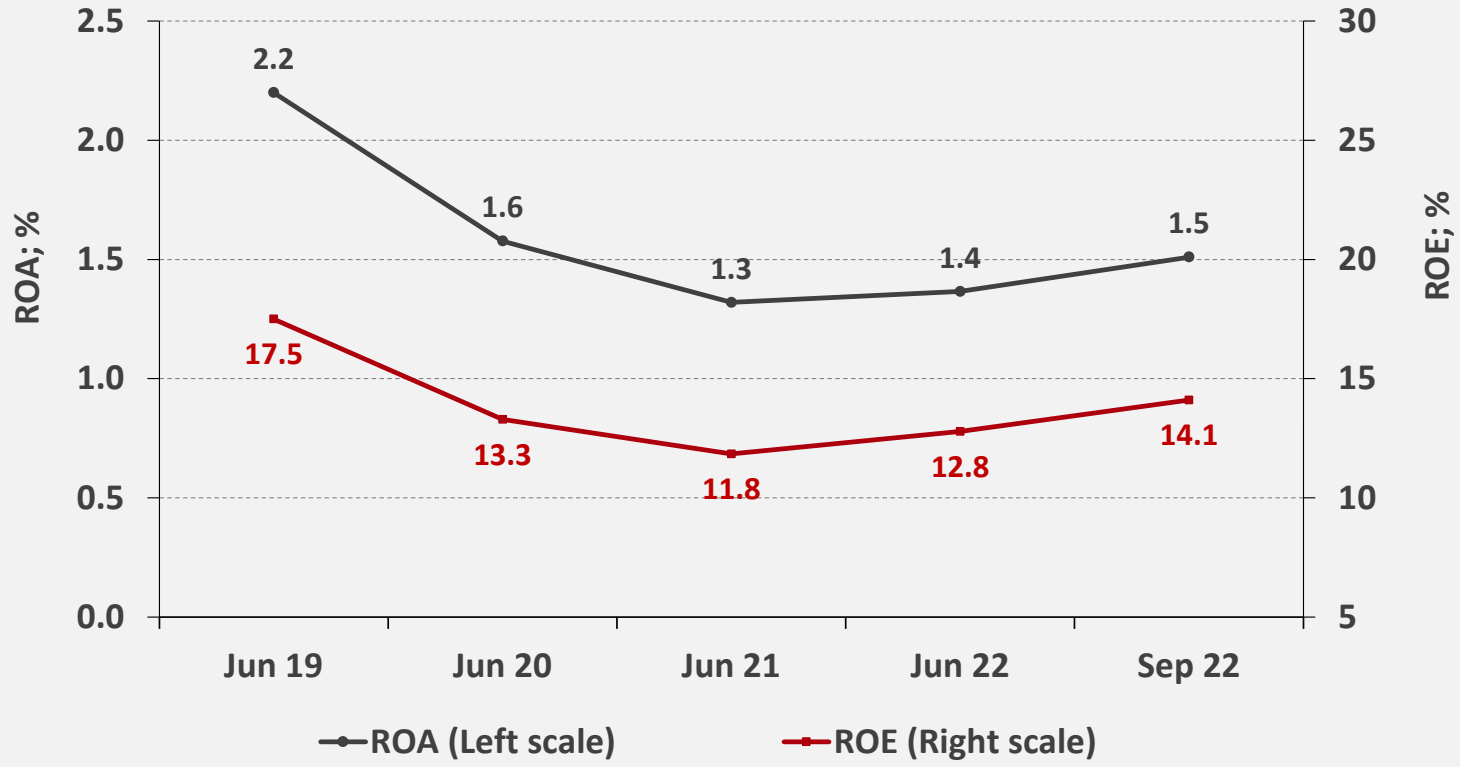
Note: Cost of risk pertains to loans and advances





# CAPITAL & SHARE PRICE PERFORMANCE

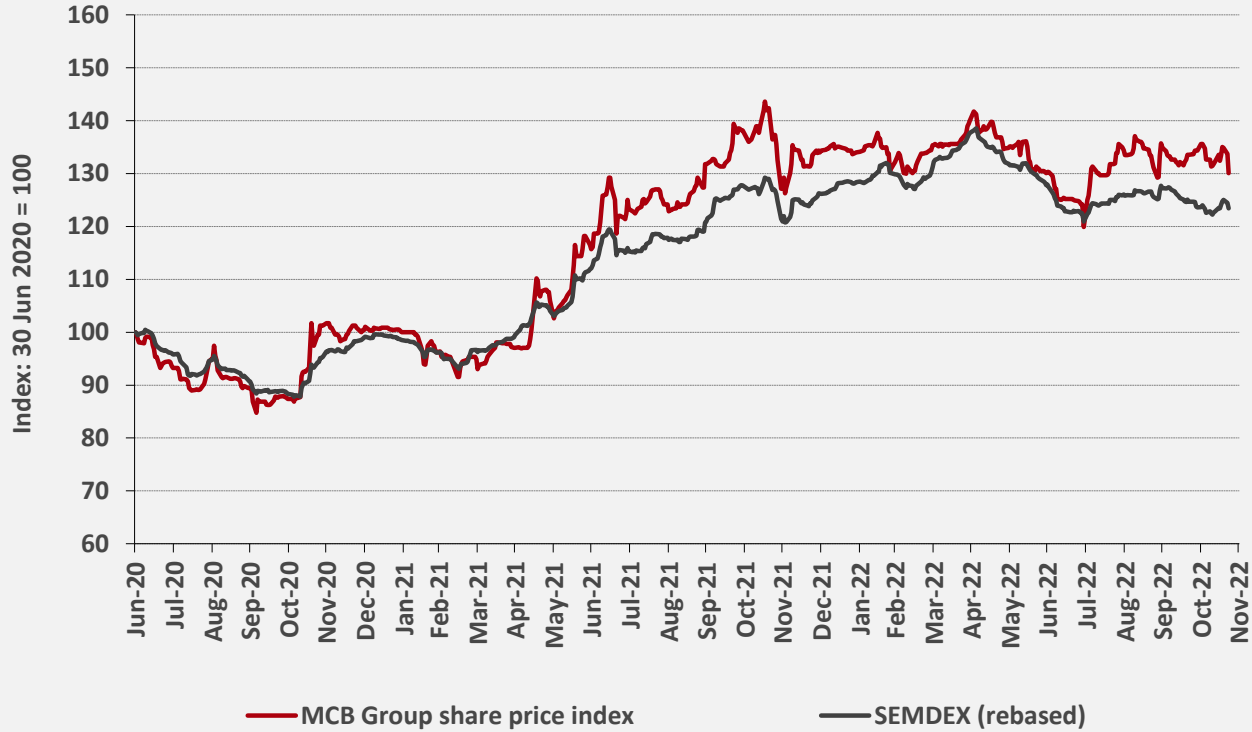








## MCBG SHARE PRICE PERFORMANCE





THANK YOU

