



FIRST QUARTER RESULTS FY 2023/24

Earnings Call presentation

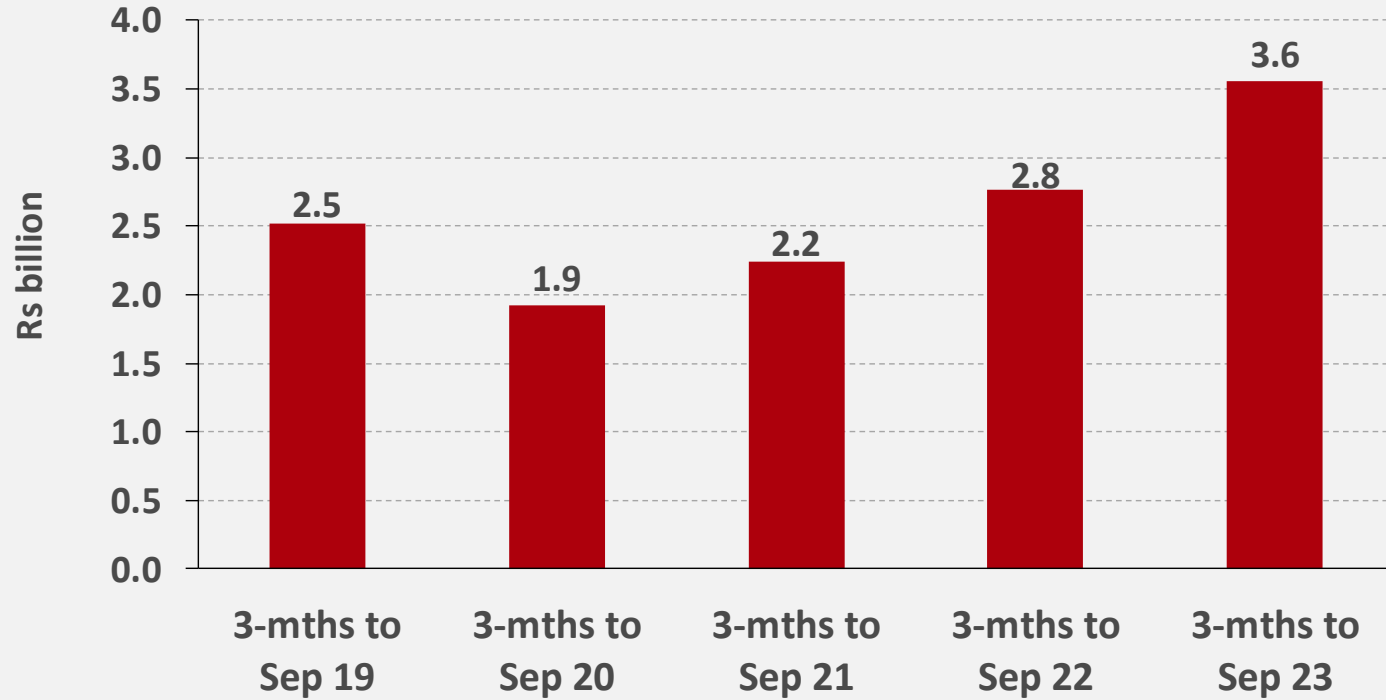




FINANCIAL PERFORMANCE

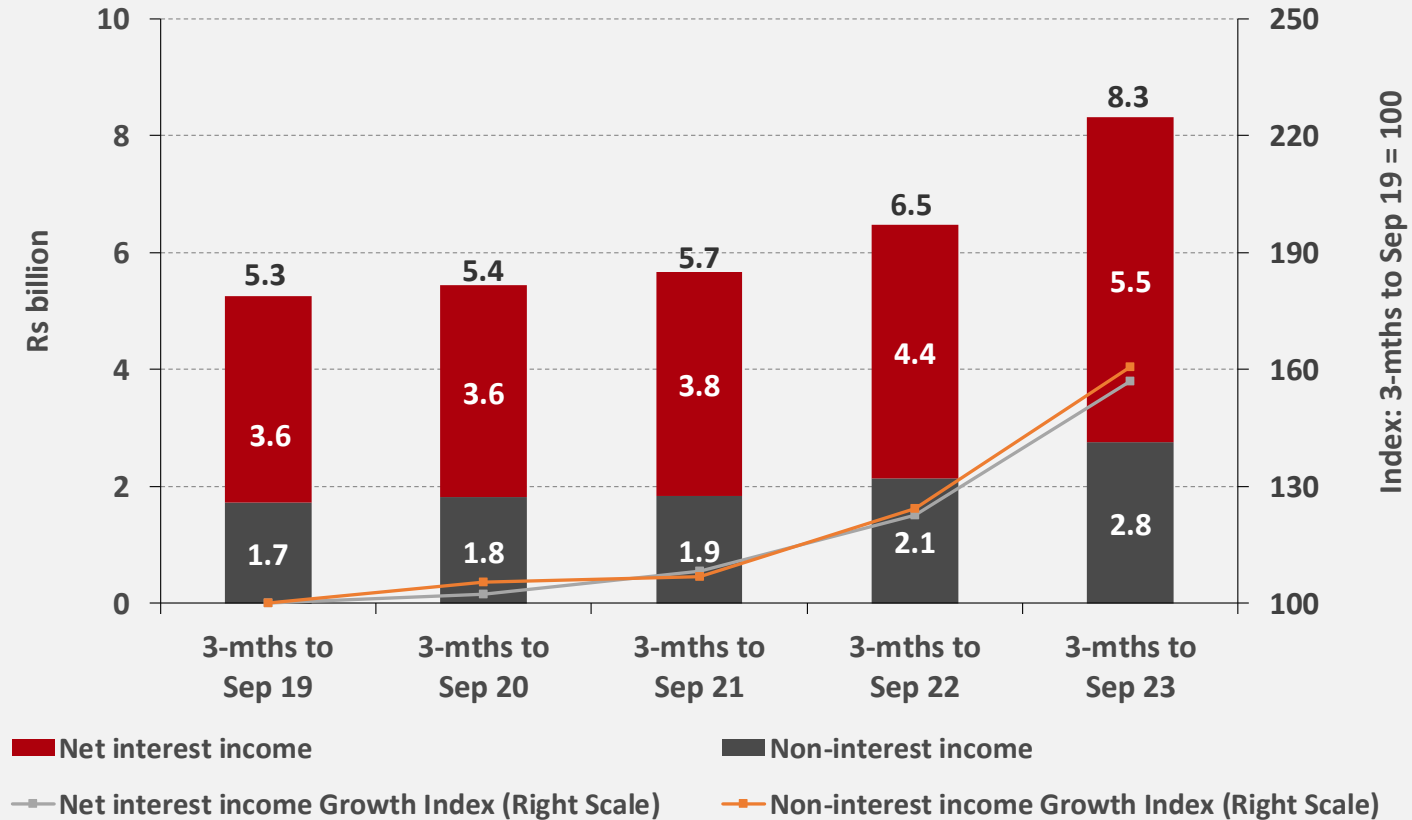


Solid performance with profits up by 28.9% ...



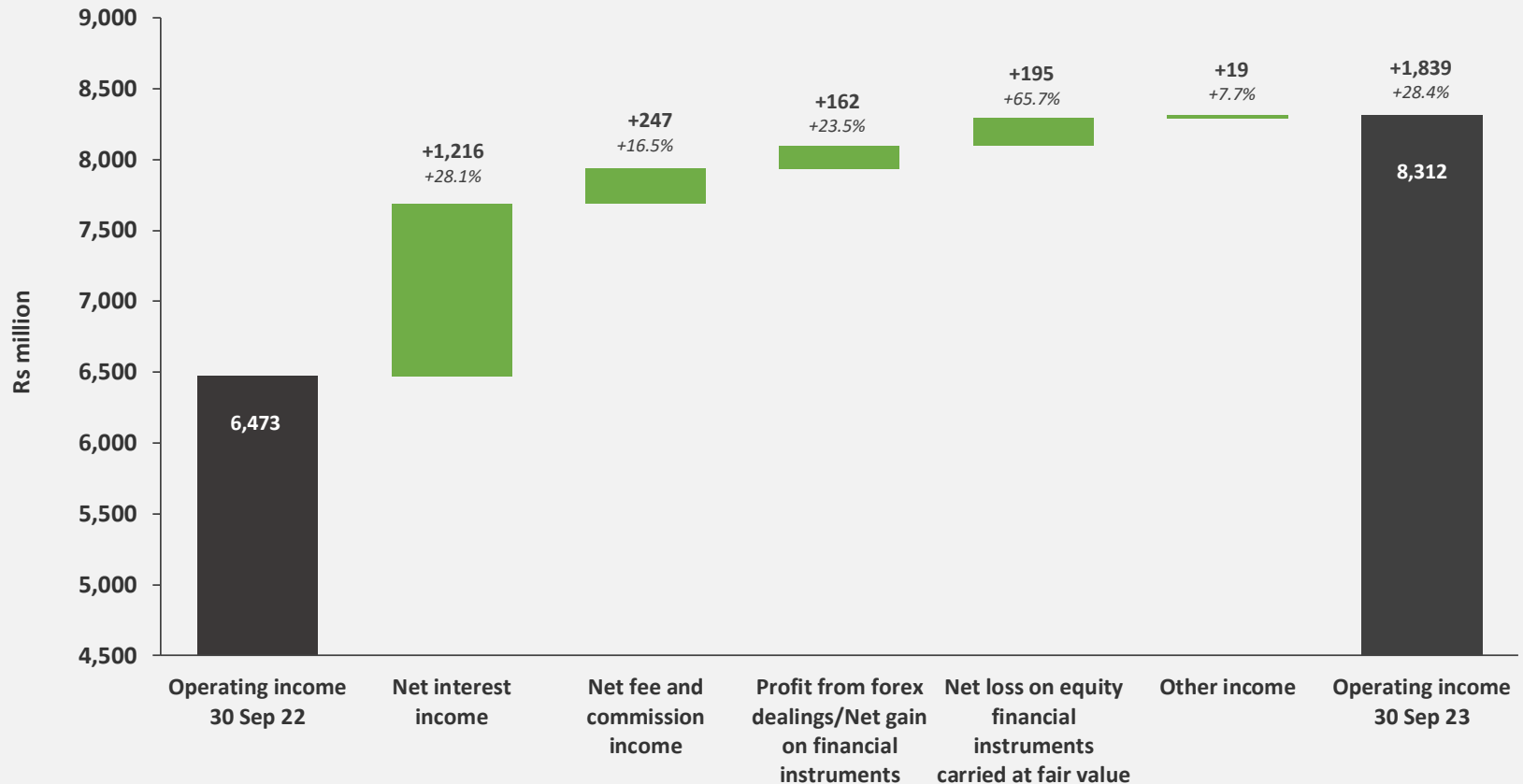


... supported by an improvement in core earnings amidst high interest rates (i)



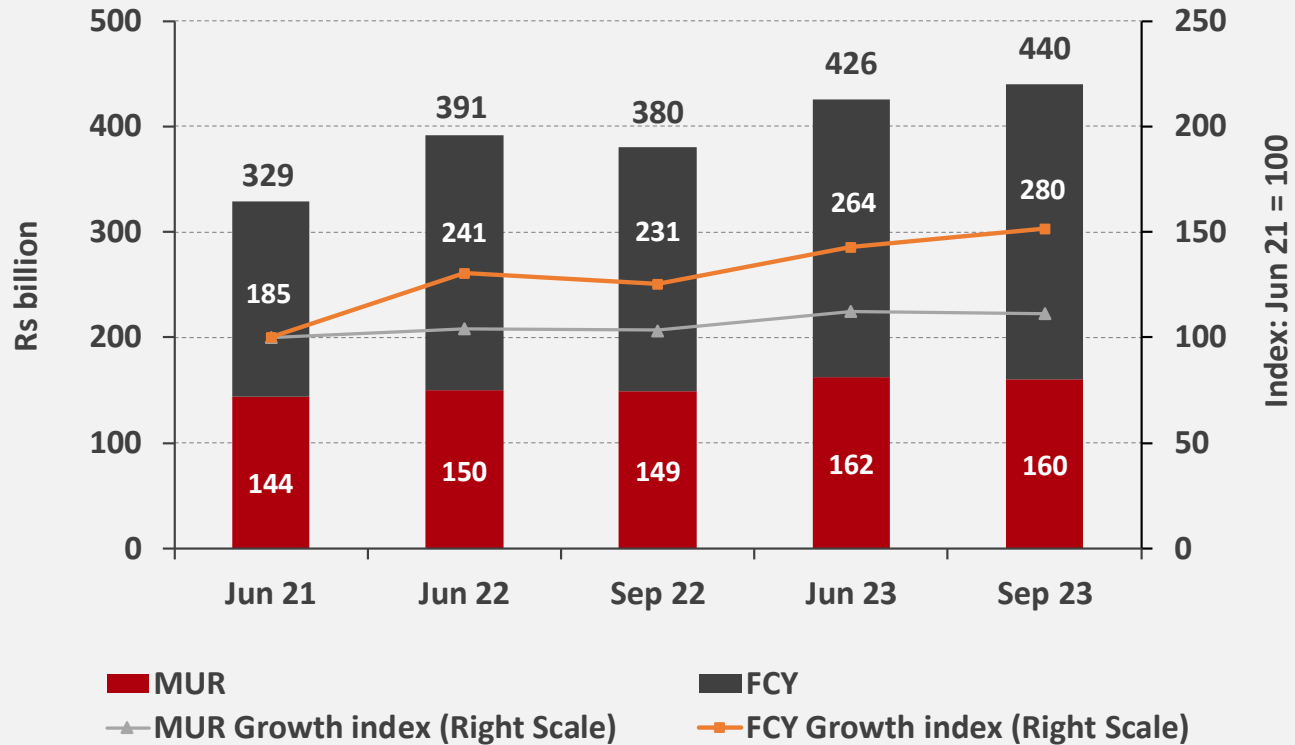


... supported by an improvement in core earnings amidst high interest rates (ii)



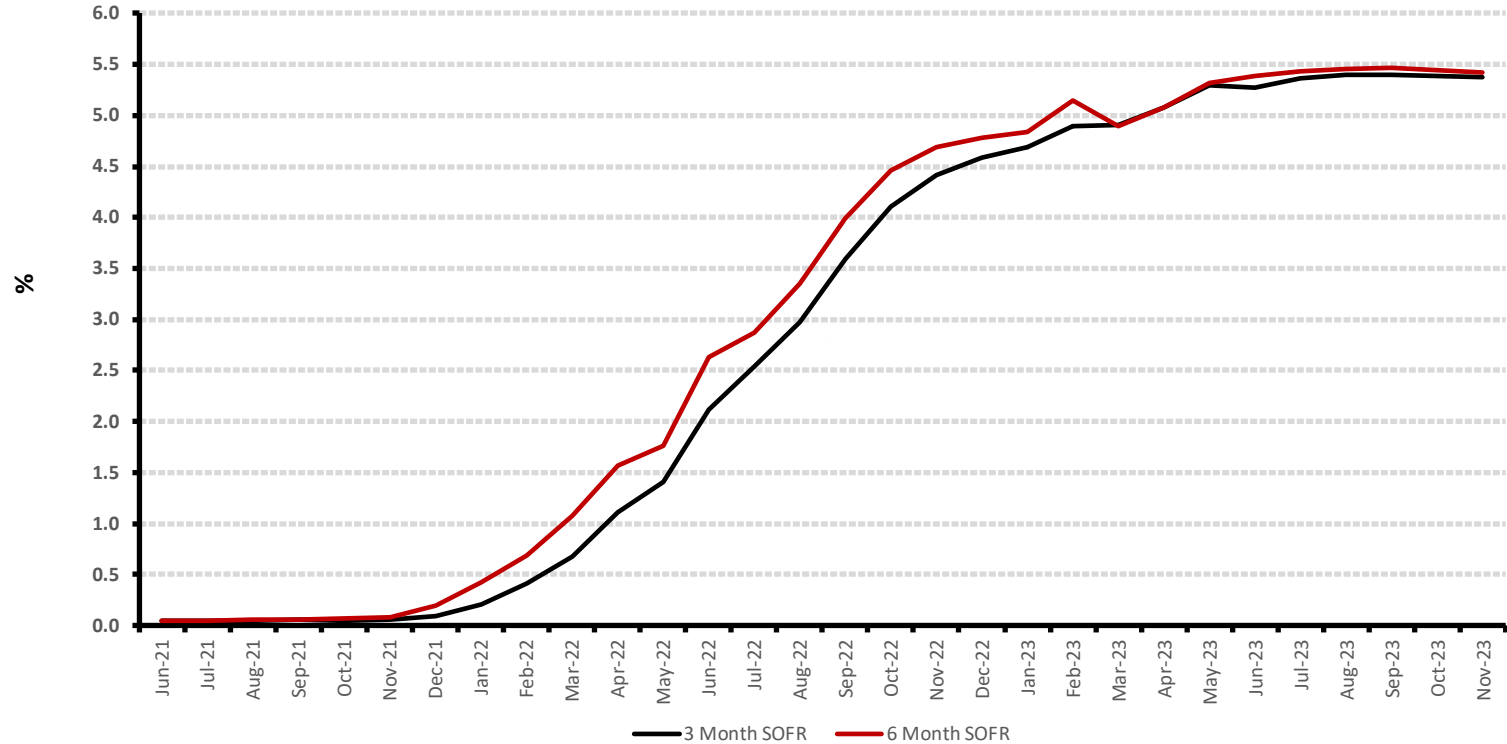


Growth in gross loans and advances driven by an expansion in international activities



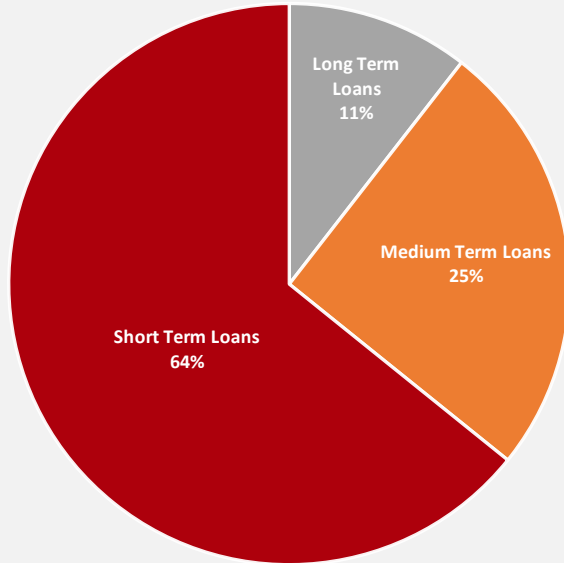


Notable rise in interest rates compared to last year with rates stabilising

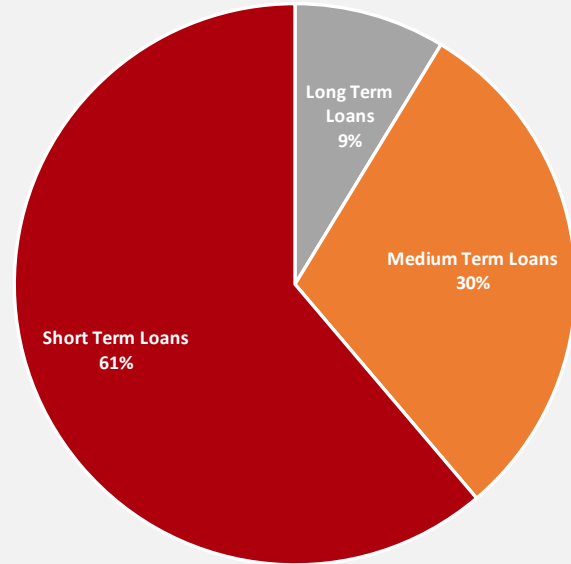




Sep 22

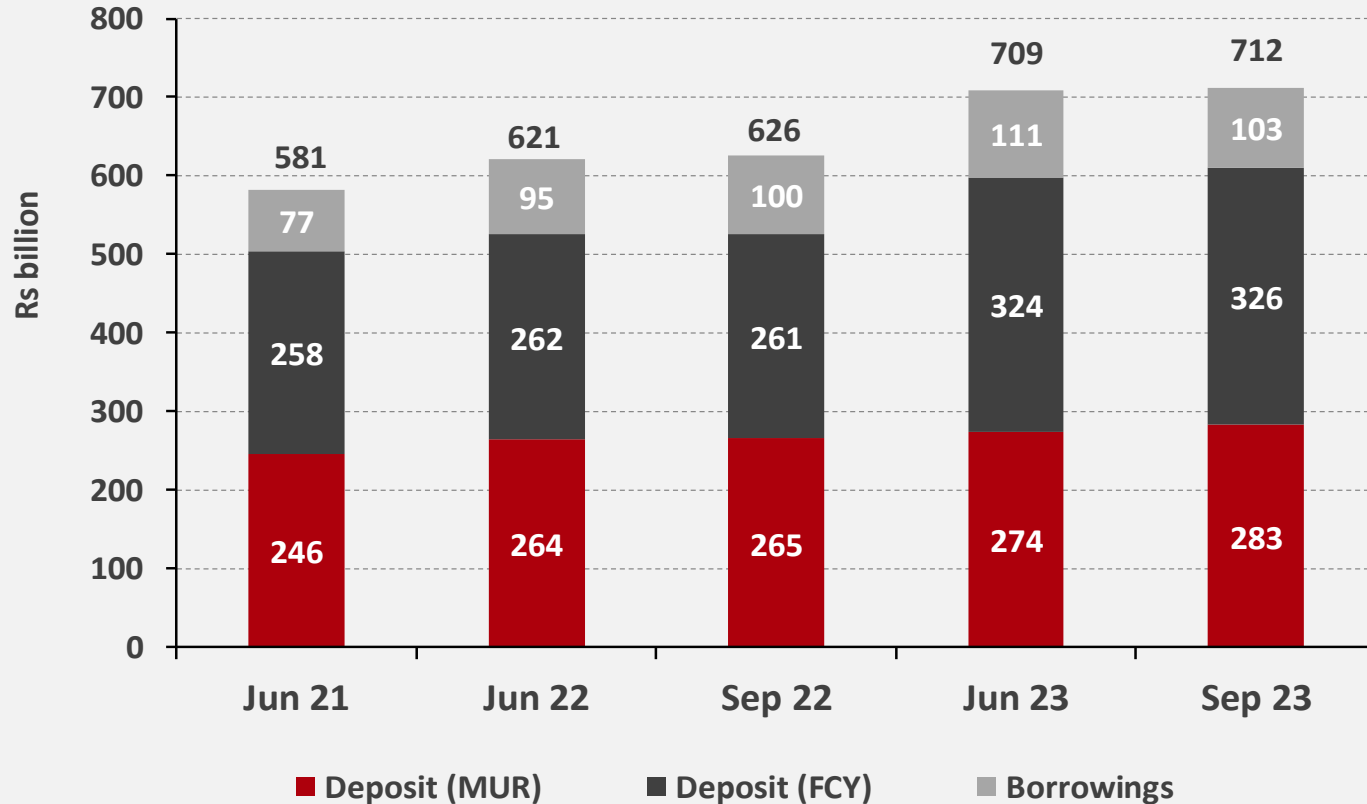


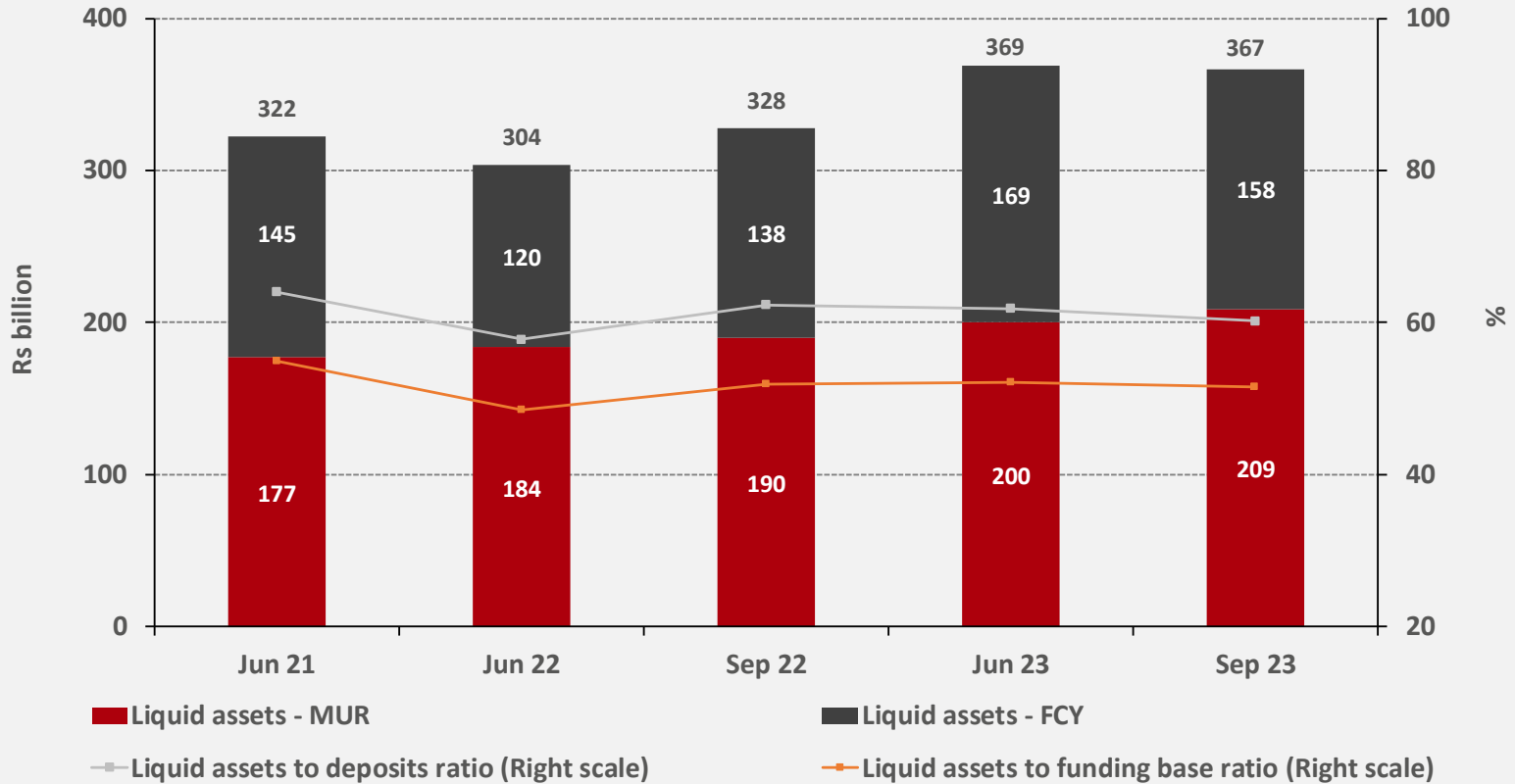
Sep 23





Growth in both FCY and MUR funding base

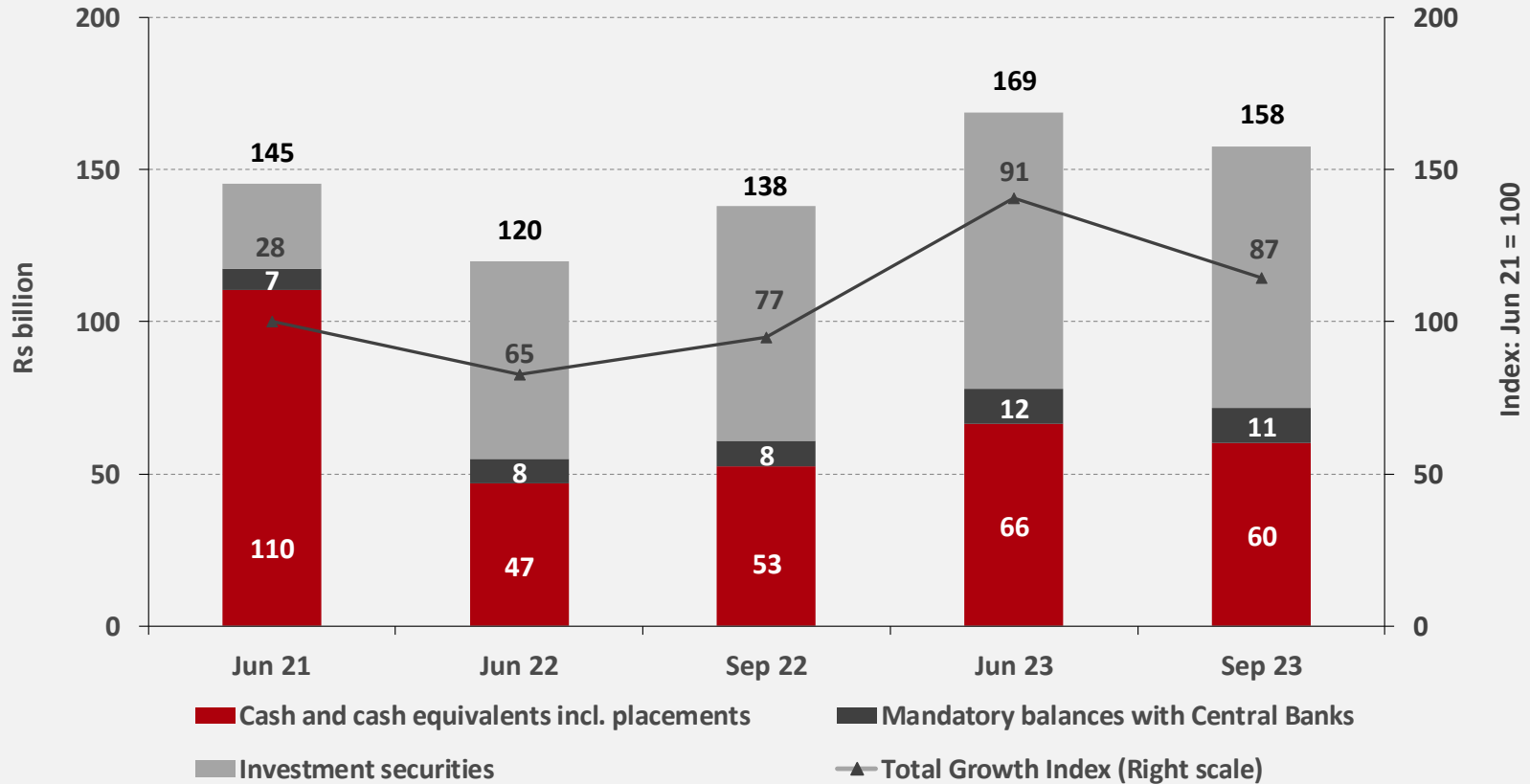




Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities.



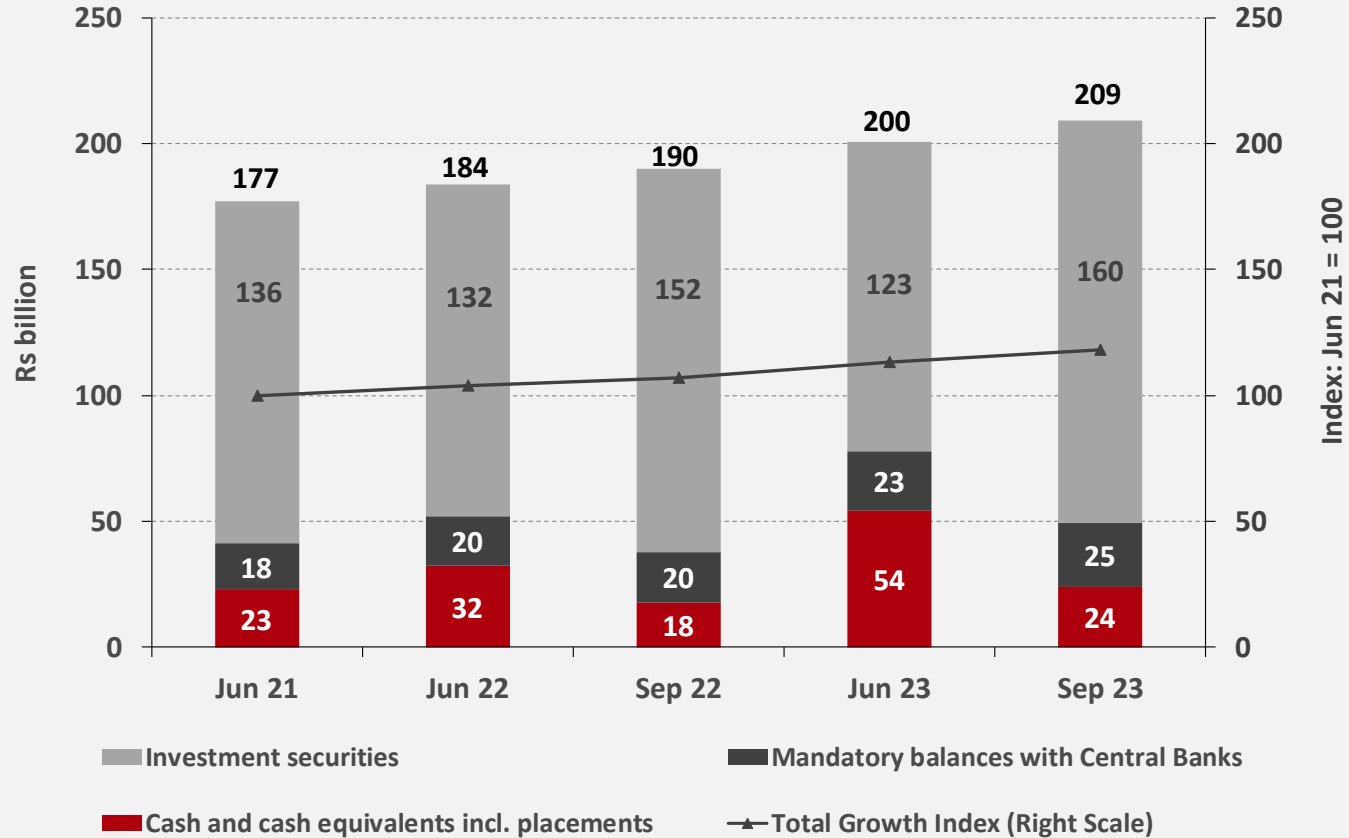
Liquidity position - FCY



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



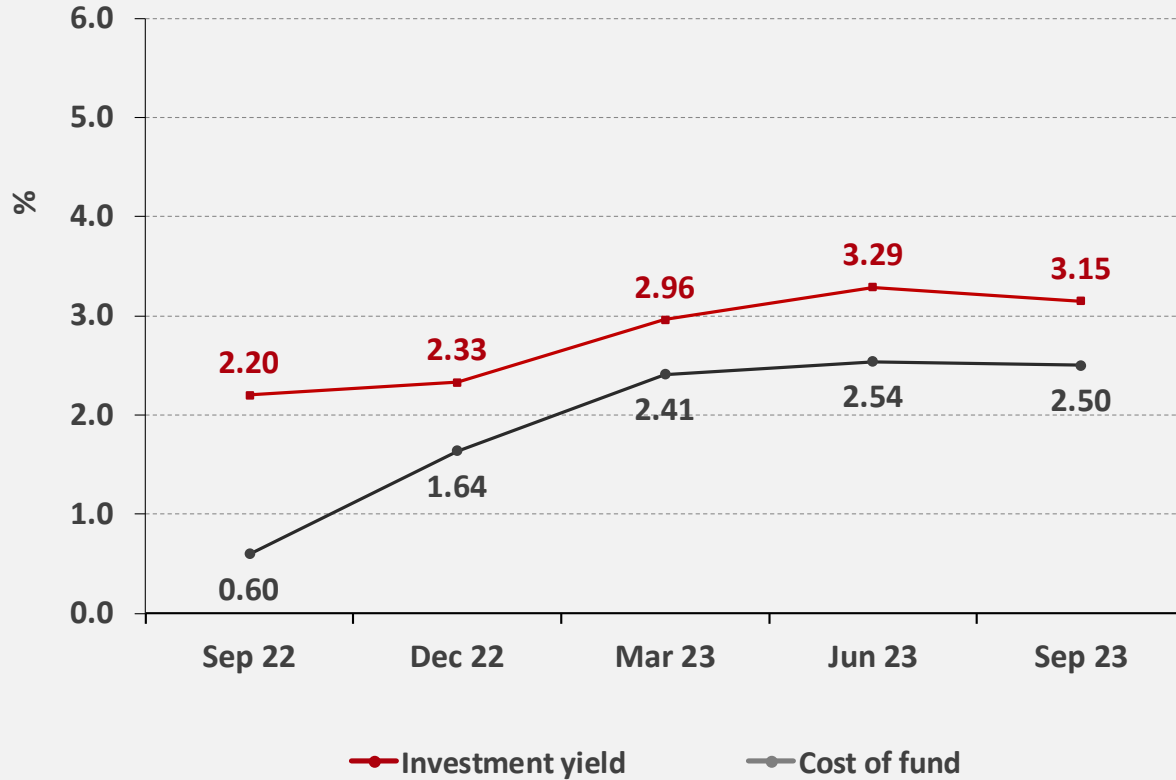
Liquidity position - MUR



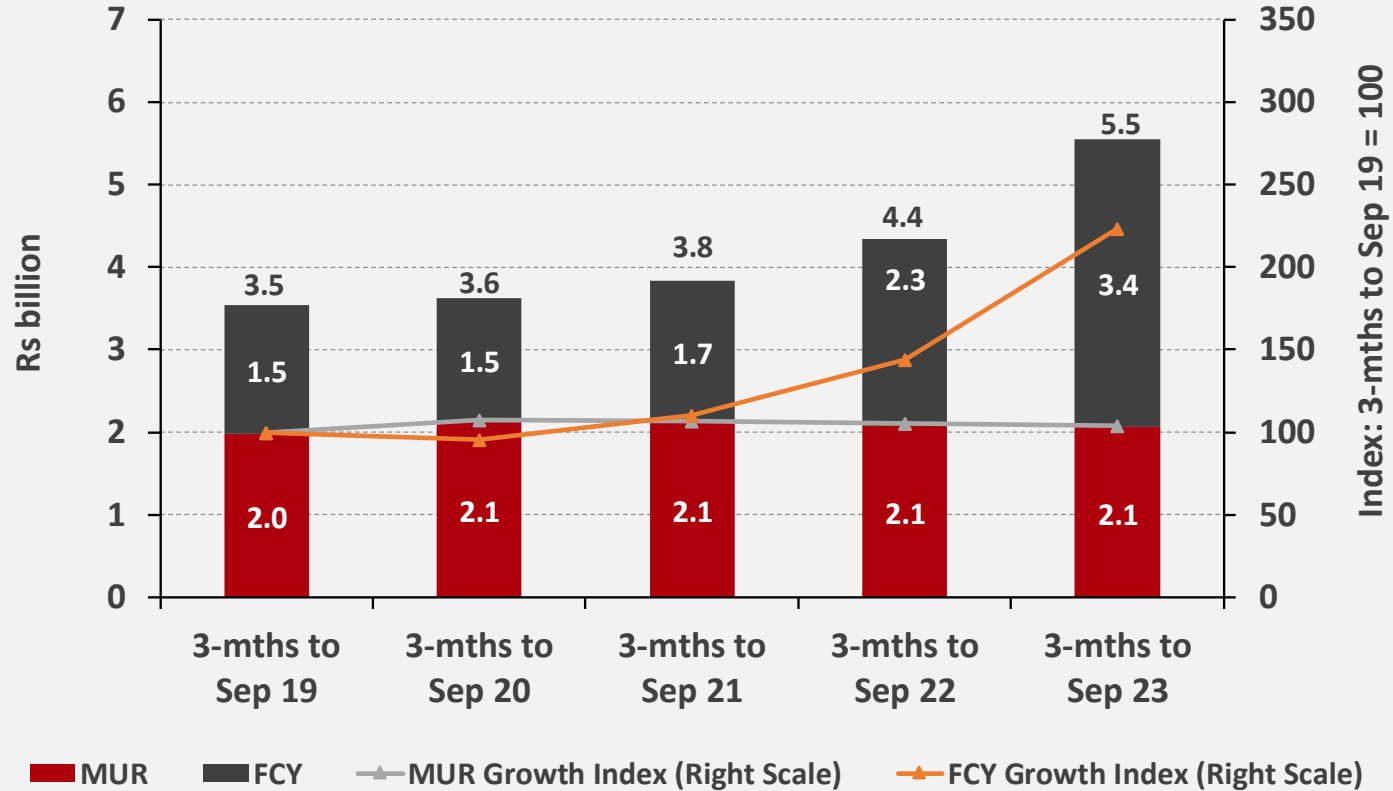
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities.

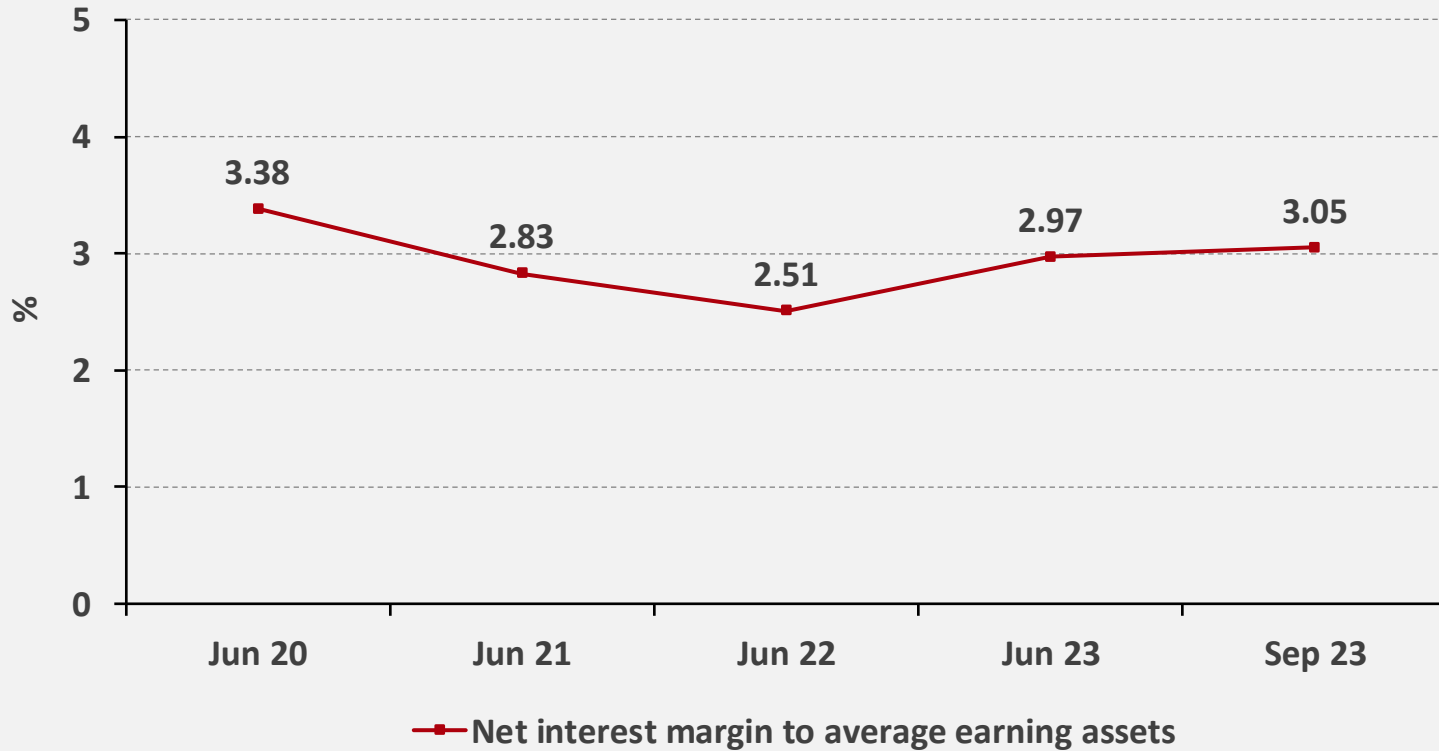


Margin on MUR investment securities



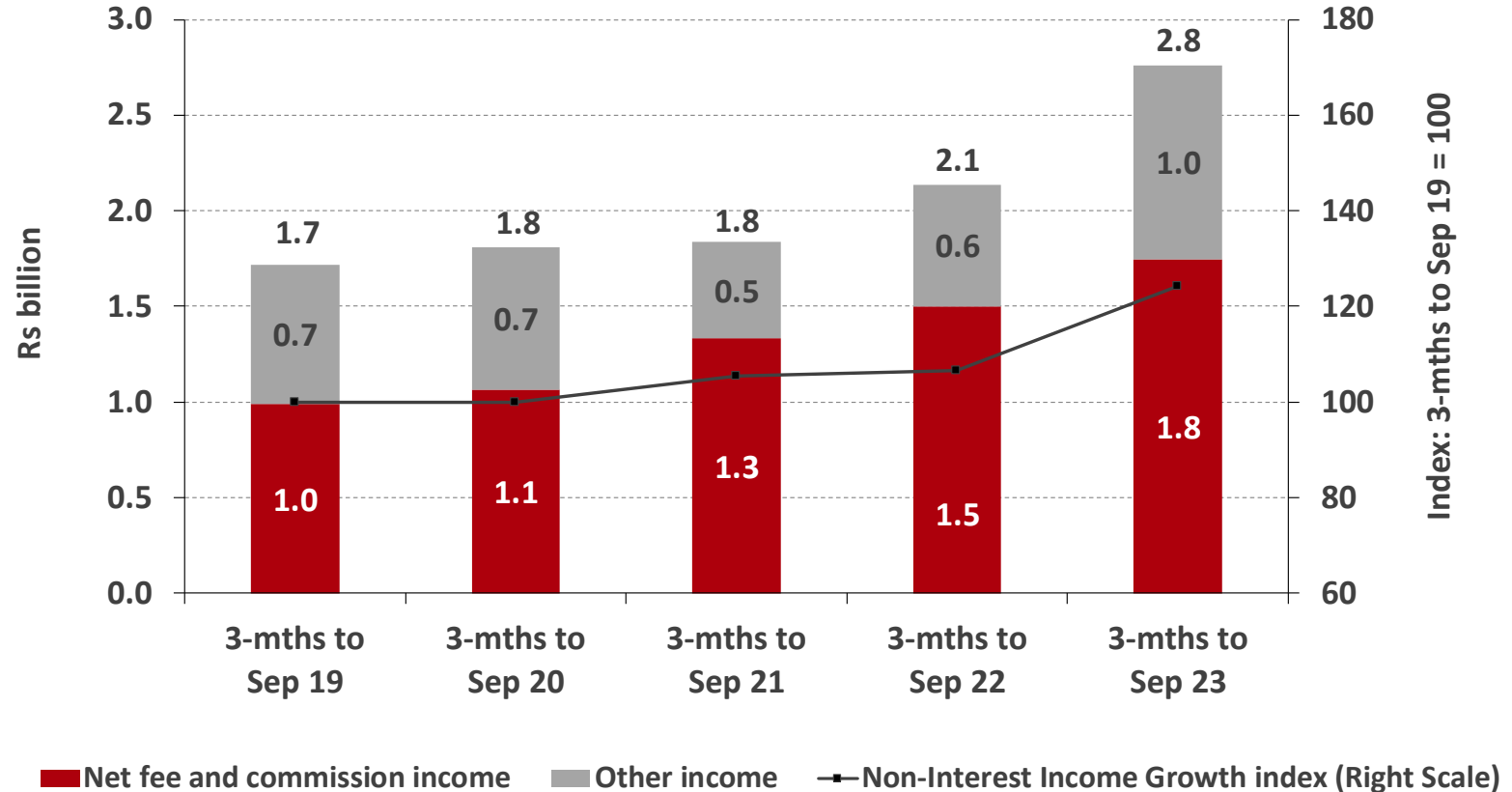
Note: Figures relate to quarterly margins





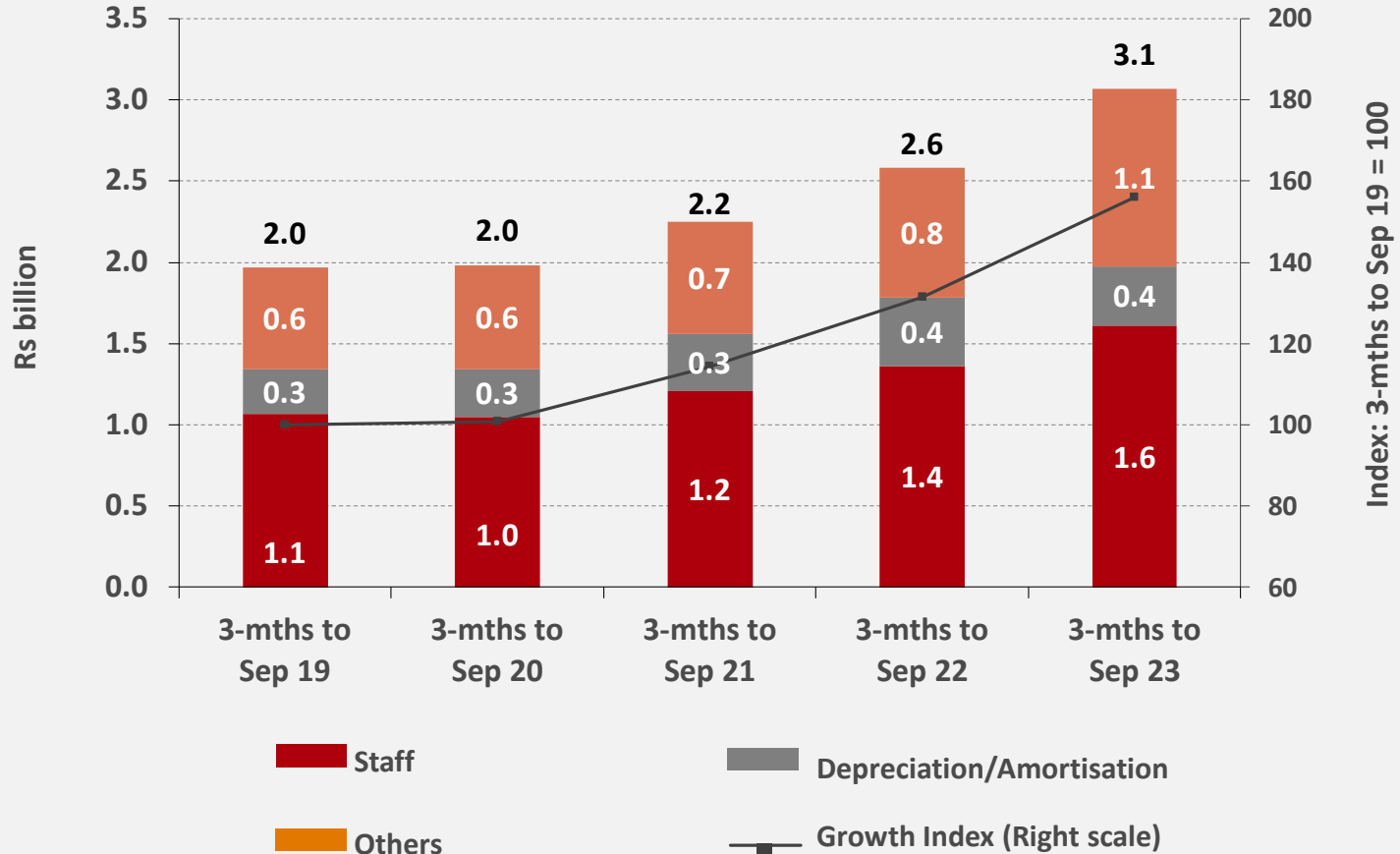


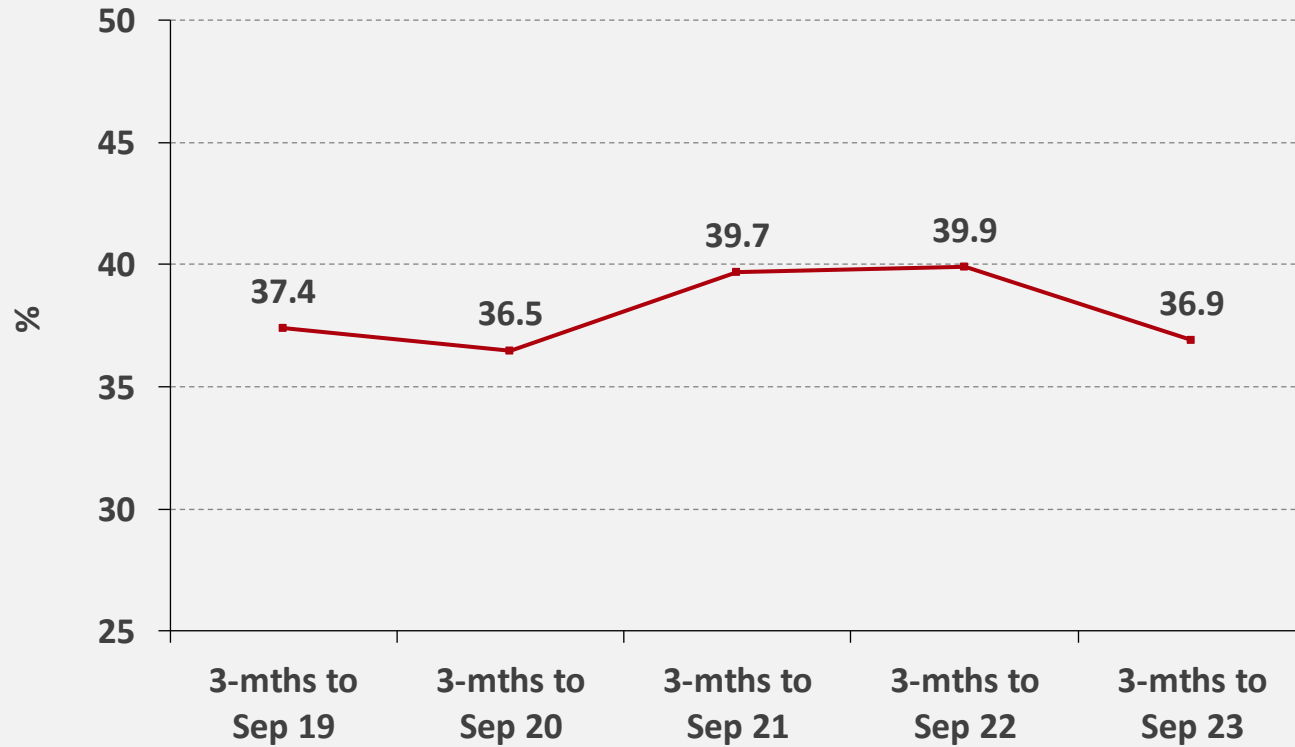
Non-interest income





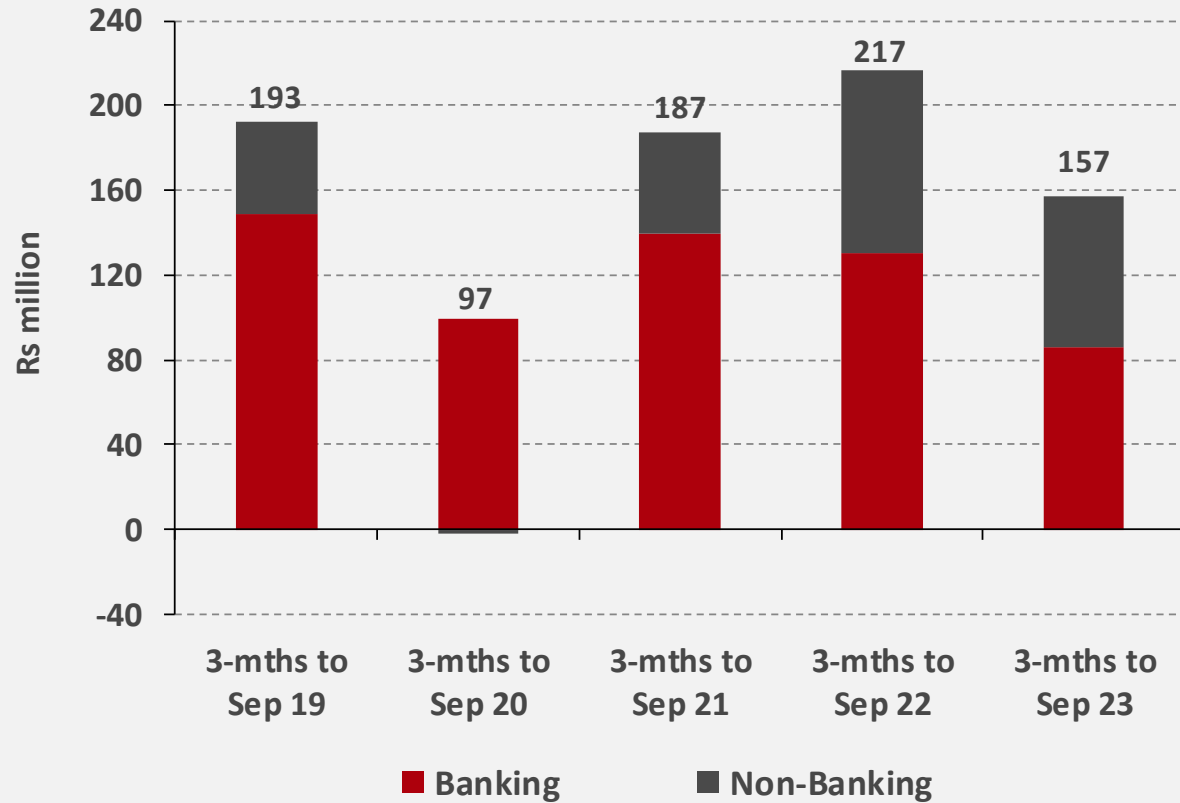
Operating expenses





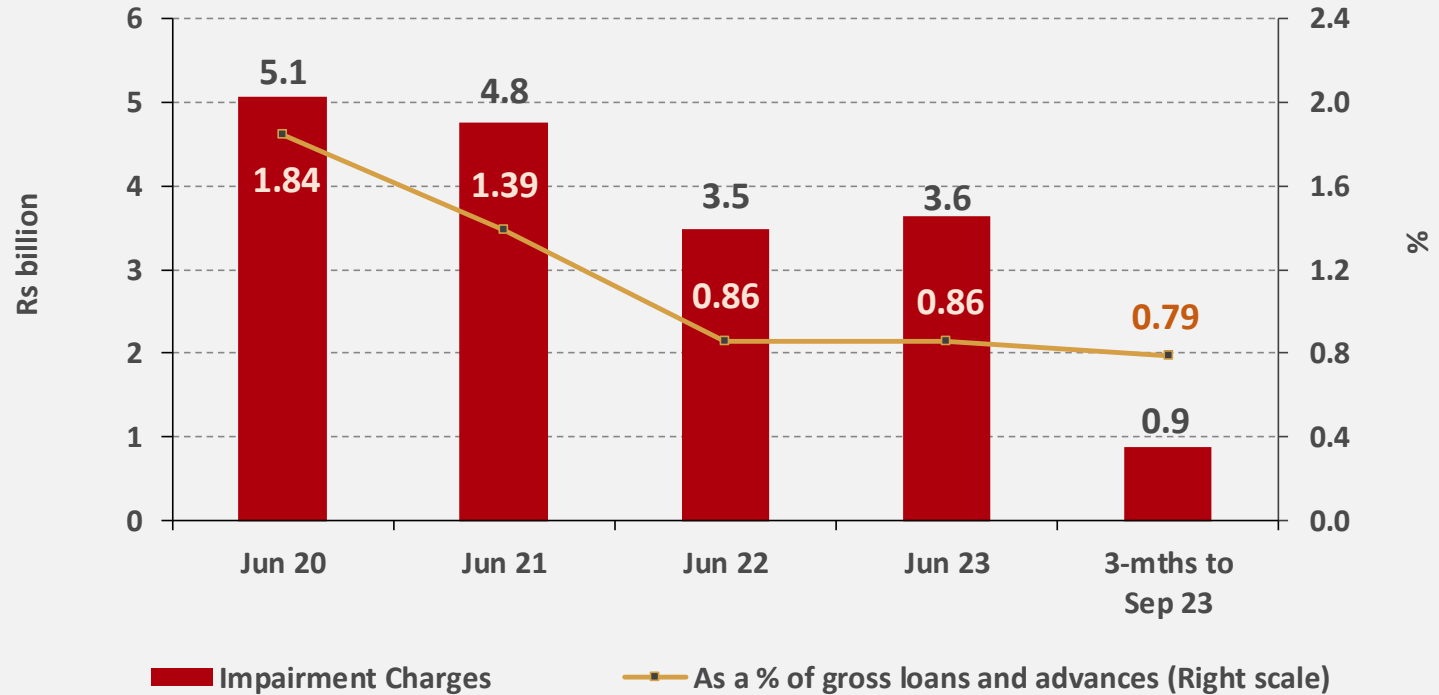


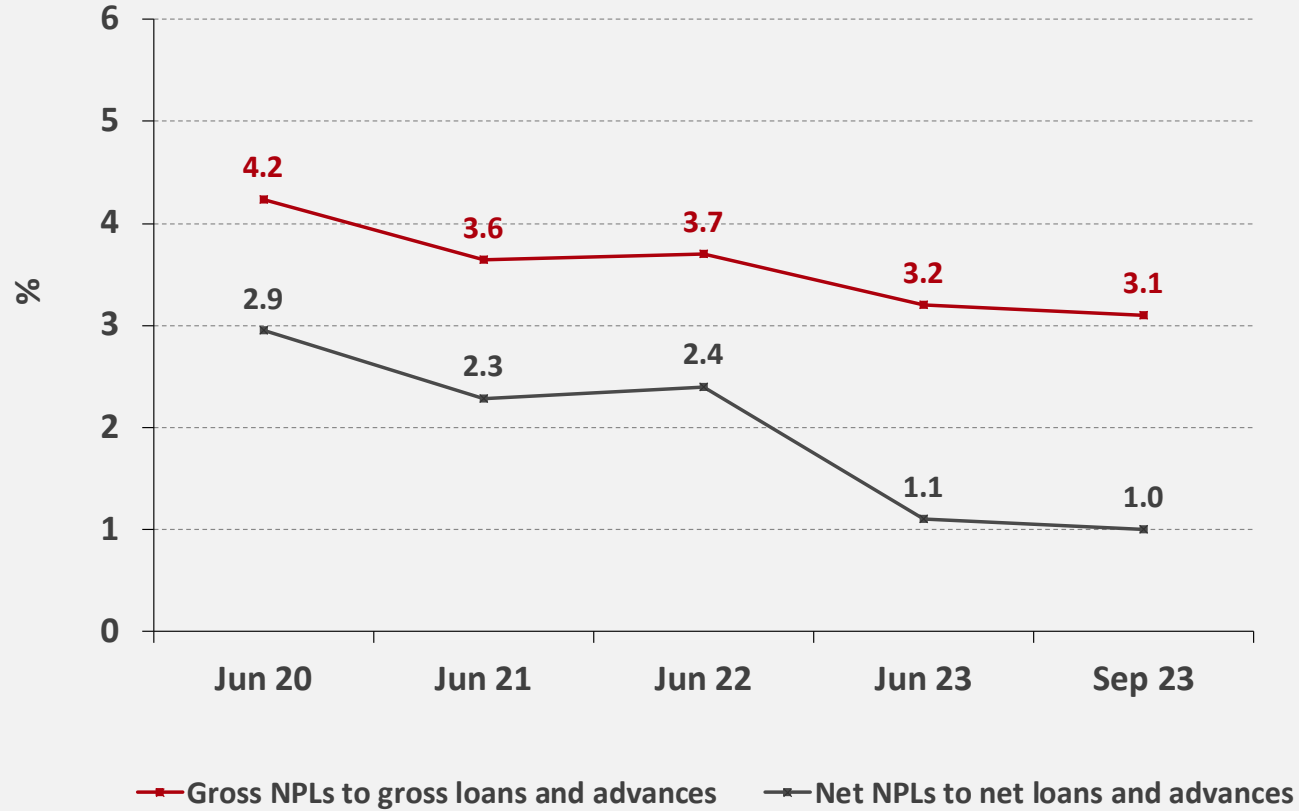
Share of profit of associates





Credit impairment charges



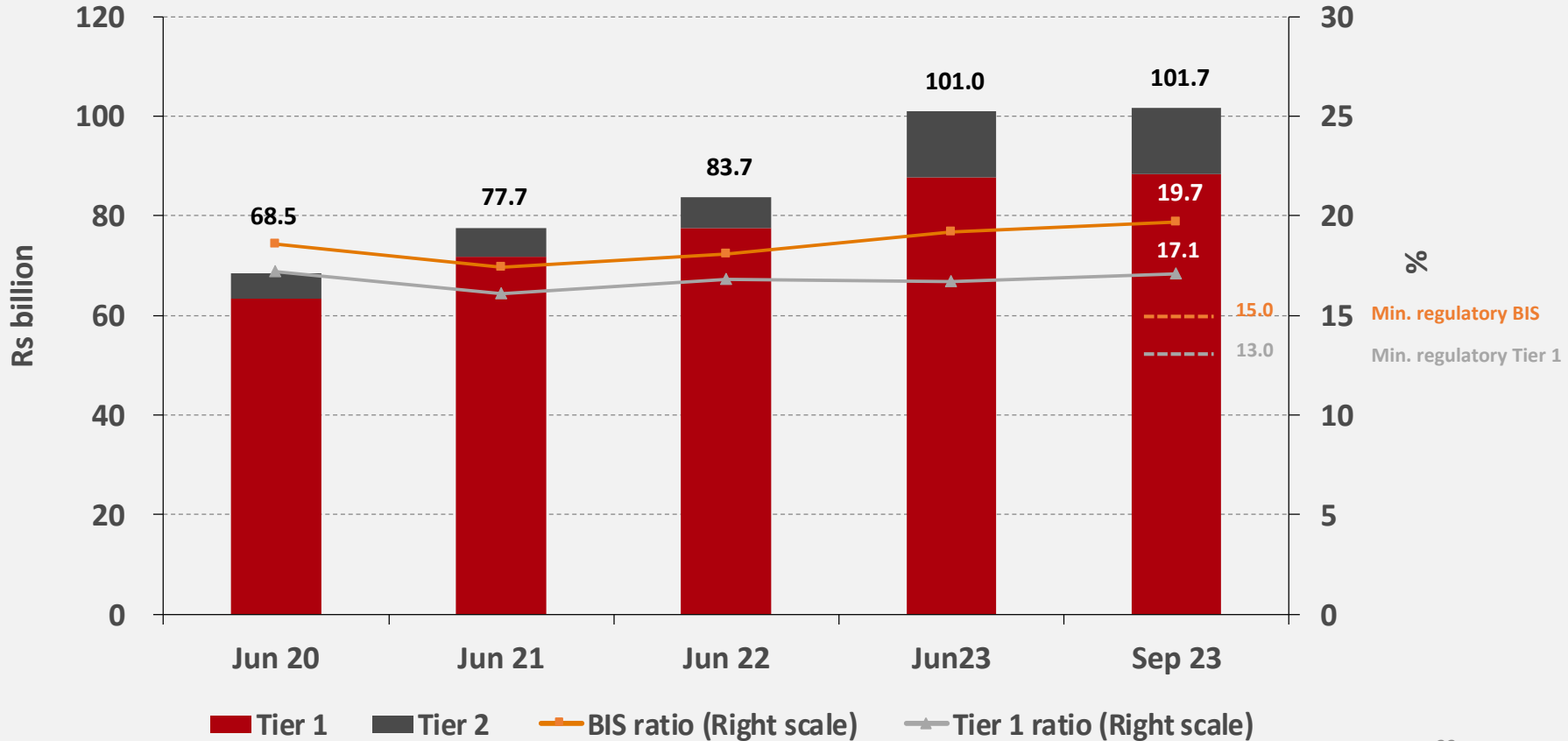


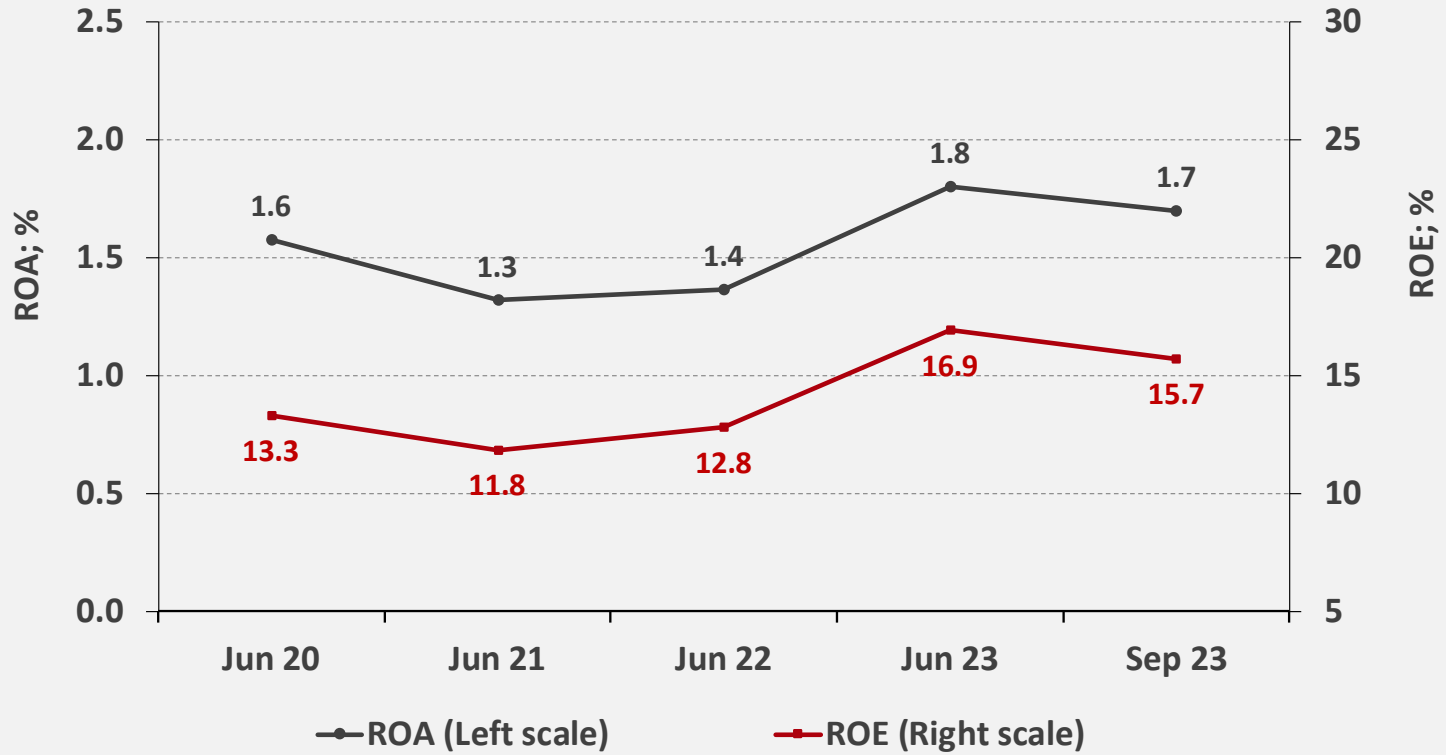


CAPITAL & SHARE PRICE PERFORMANCE



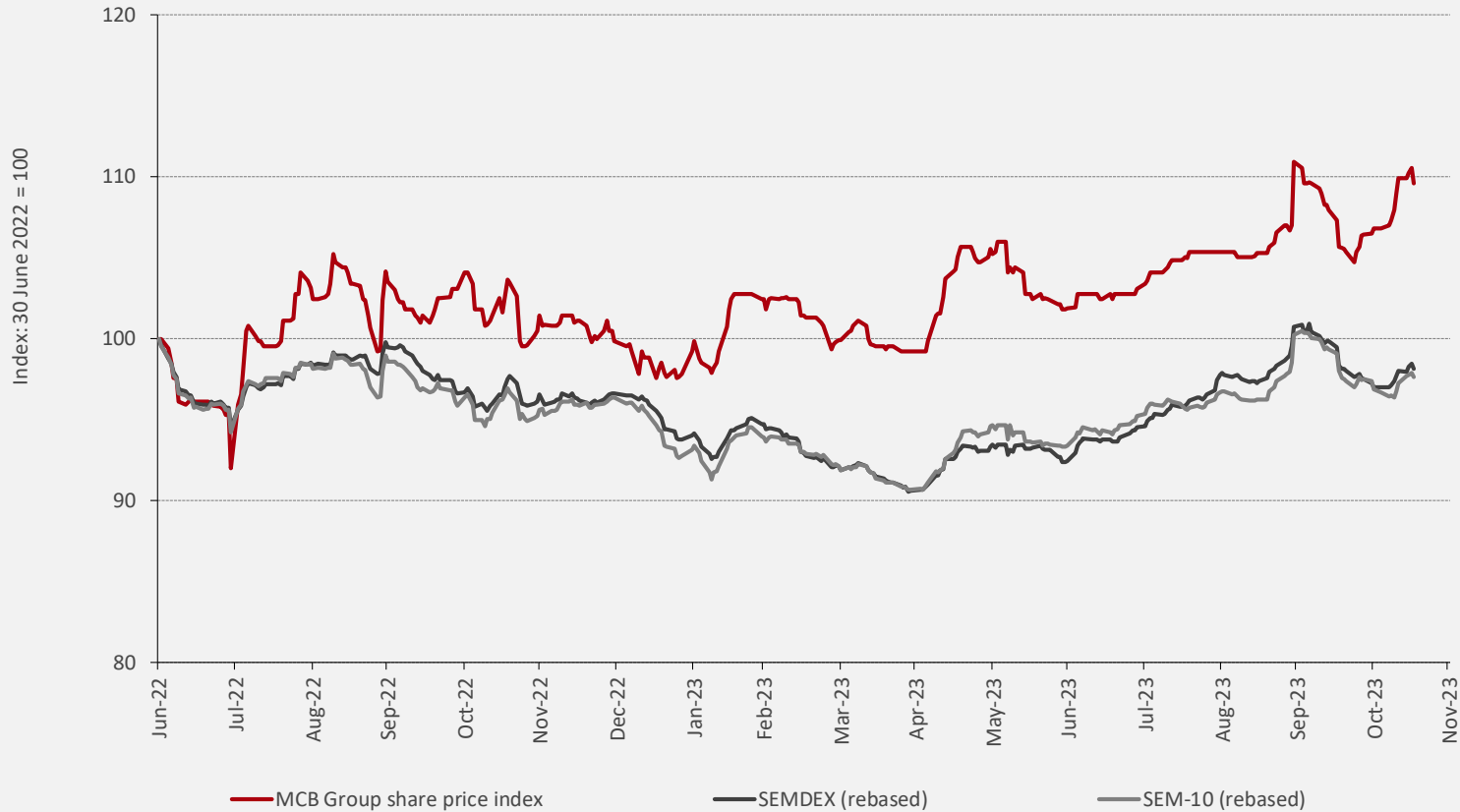
Comfortable capitalisation level







MCBG share price performance





THANK YOU

