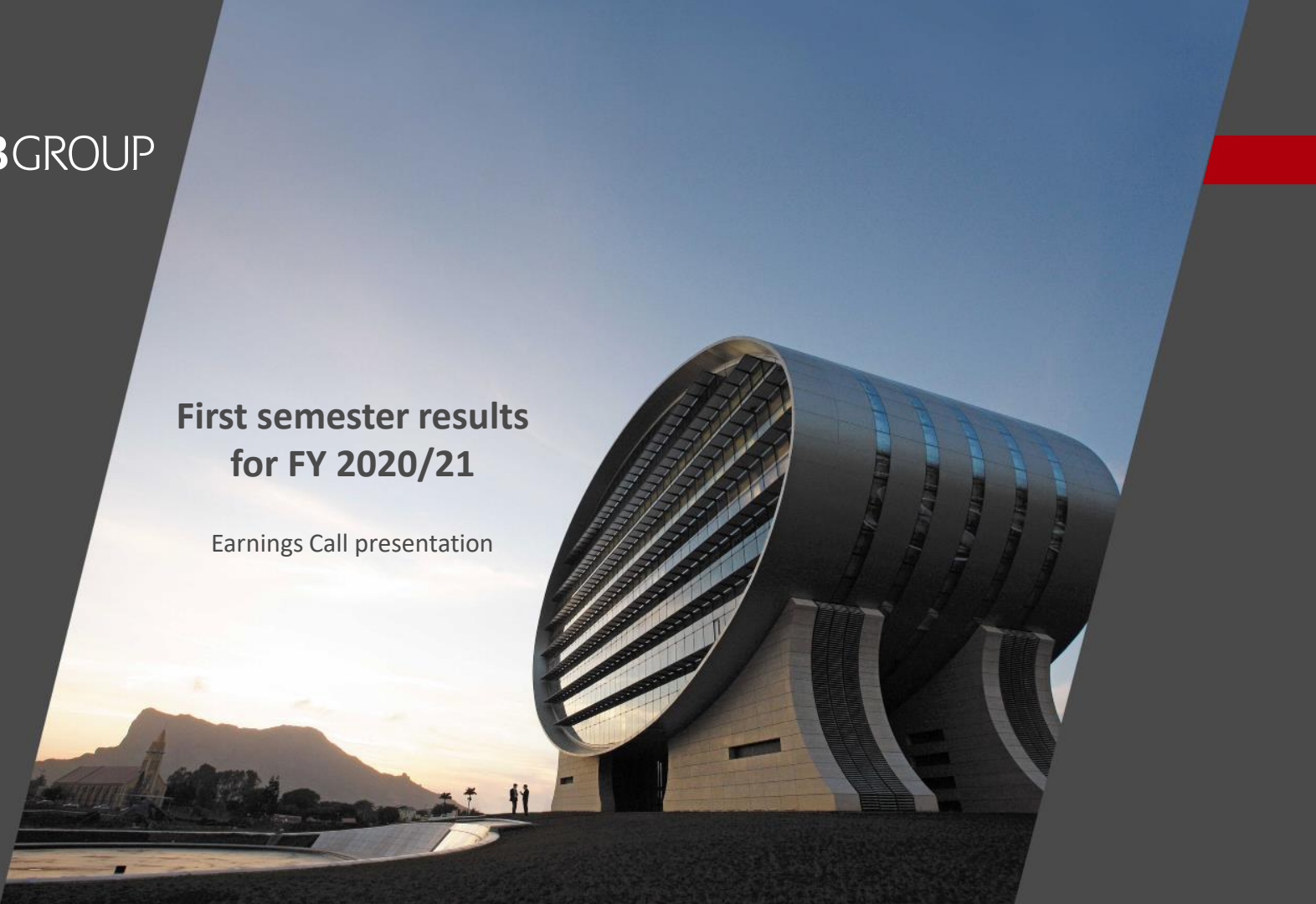




First semester results for FY 2020/21

Earnings Call presentation

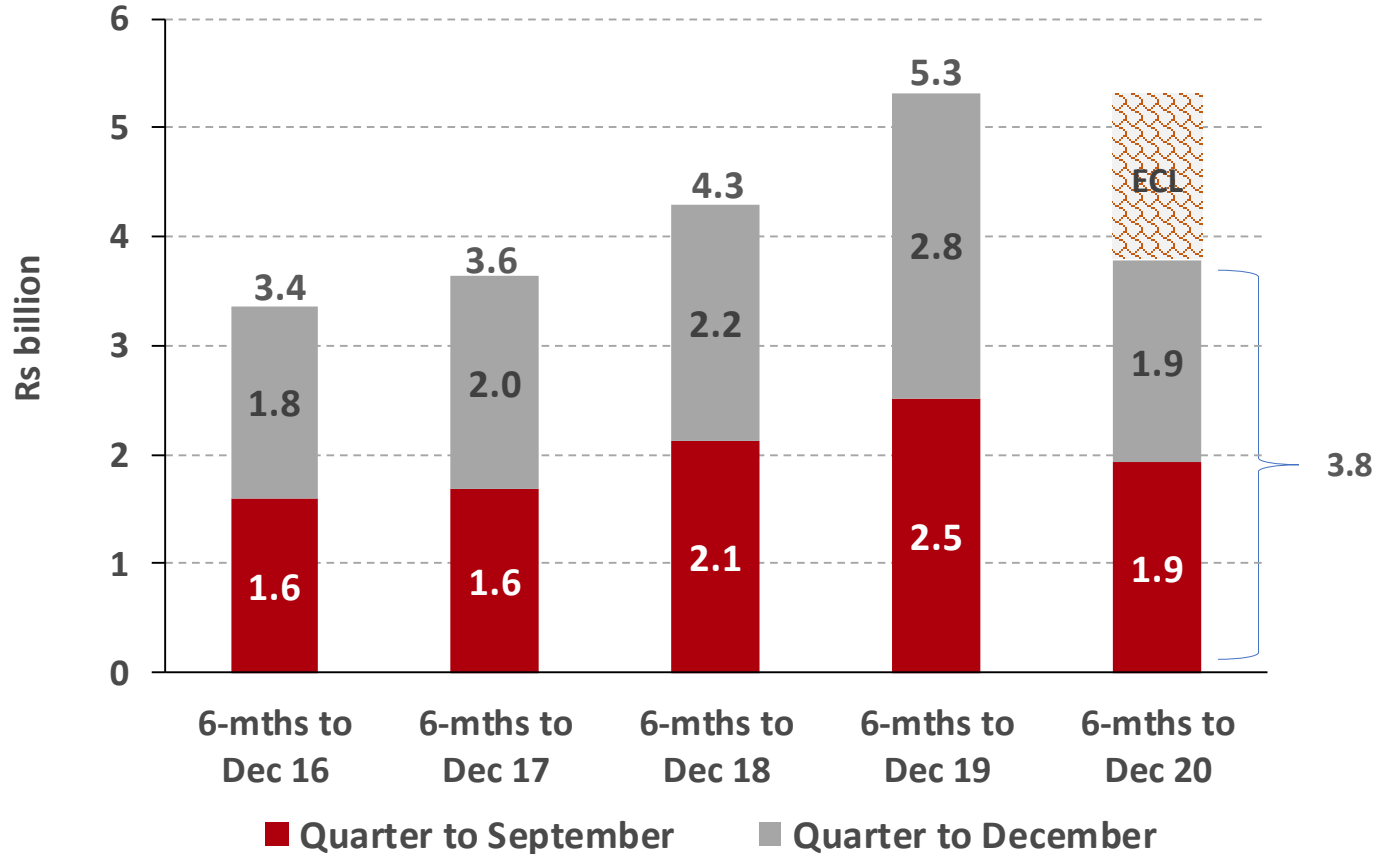


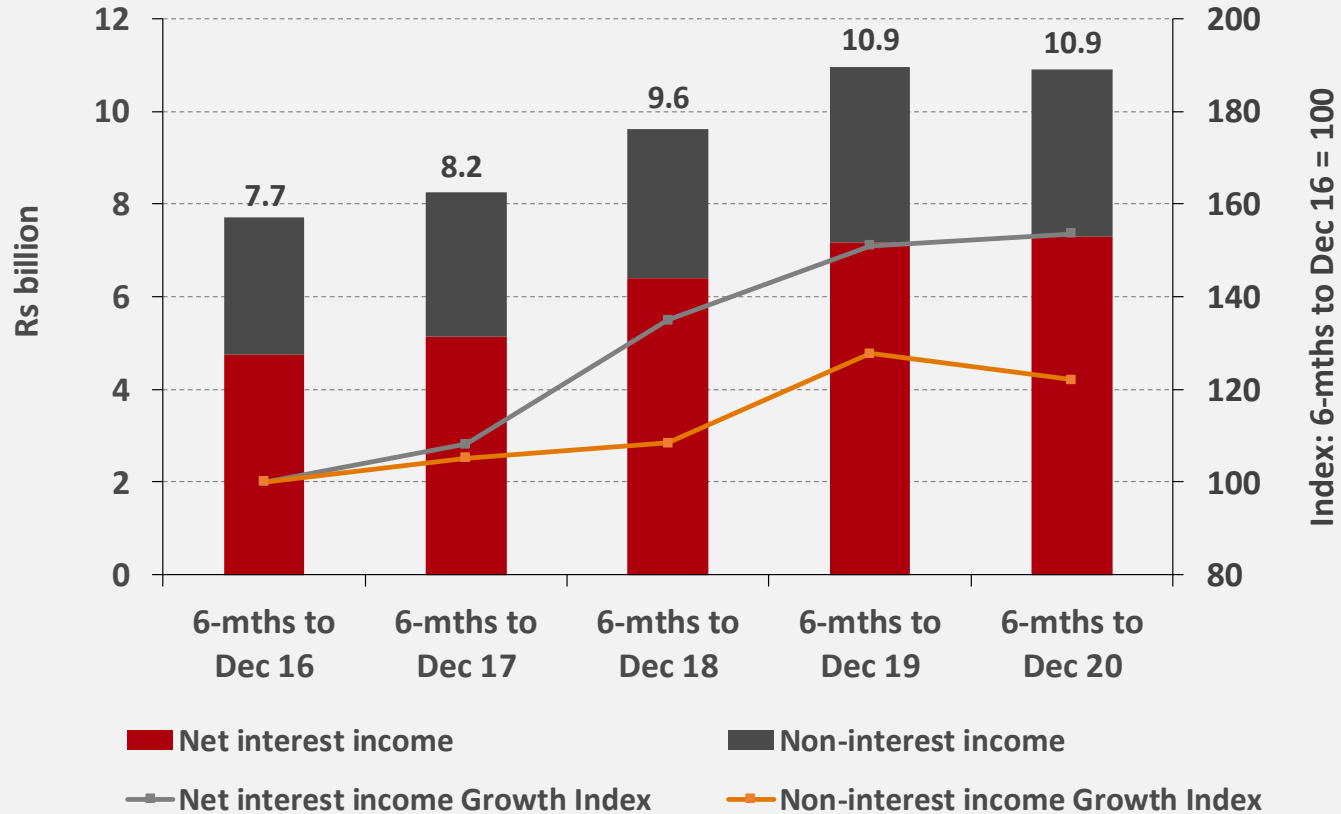


FINANCIAL PERFORMANCE



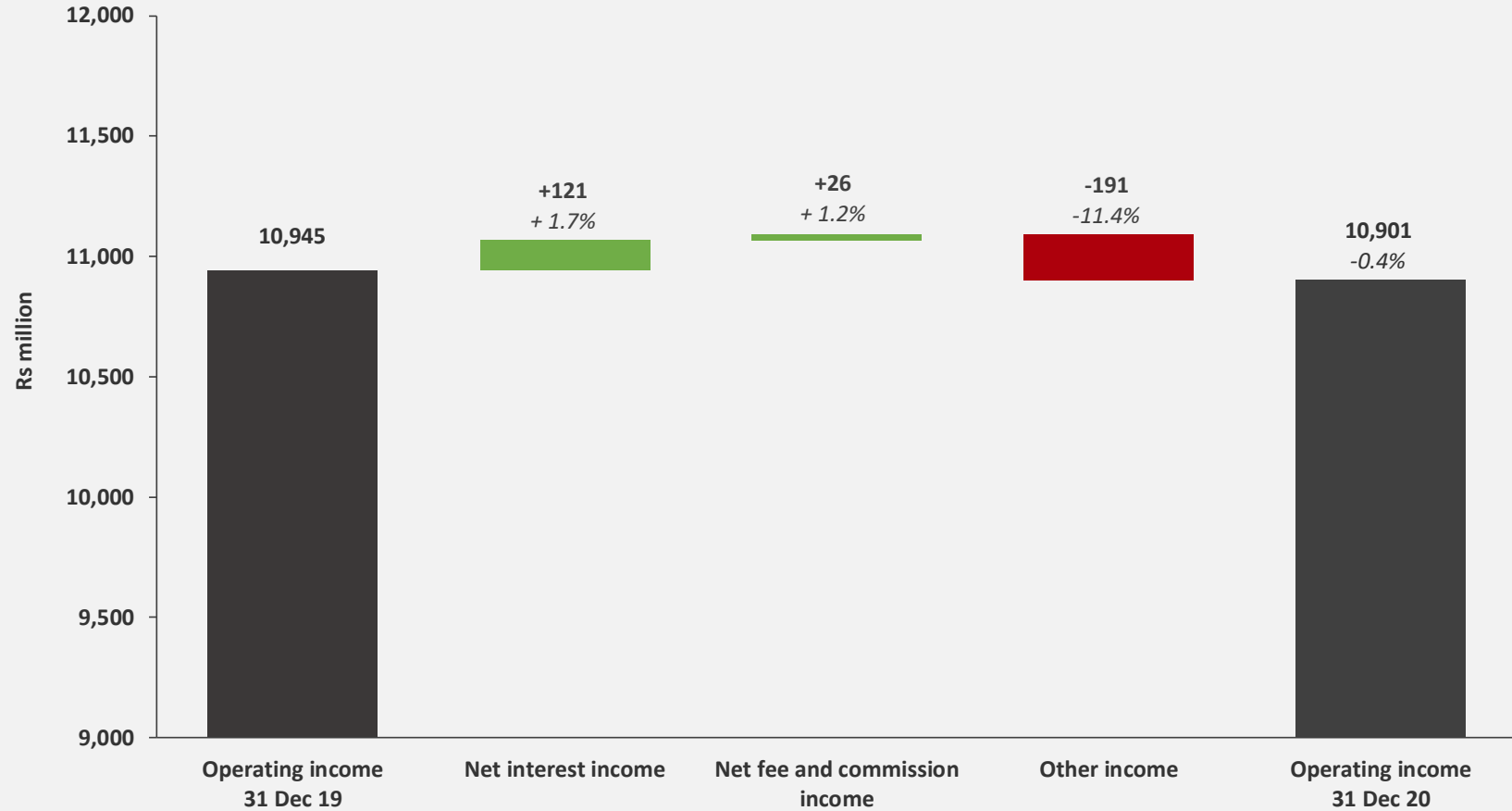
PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS

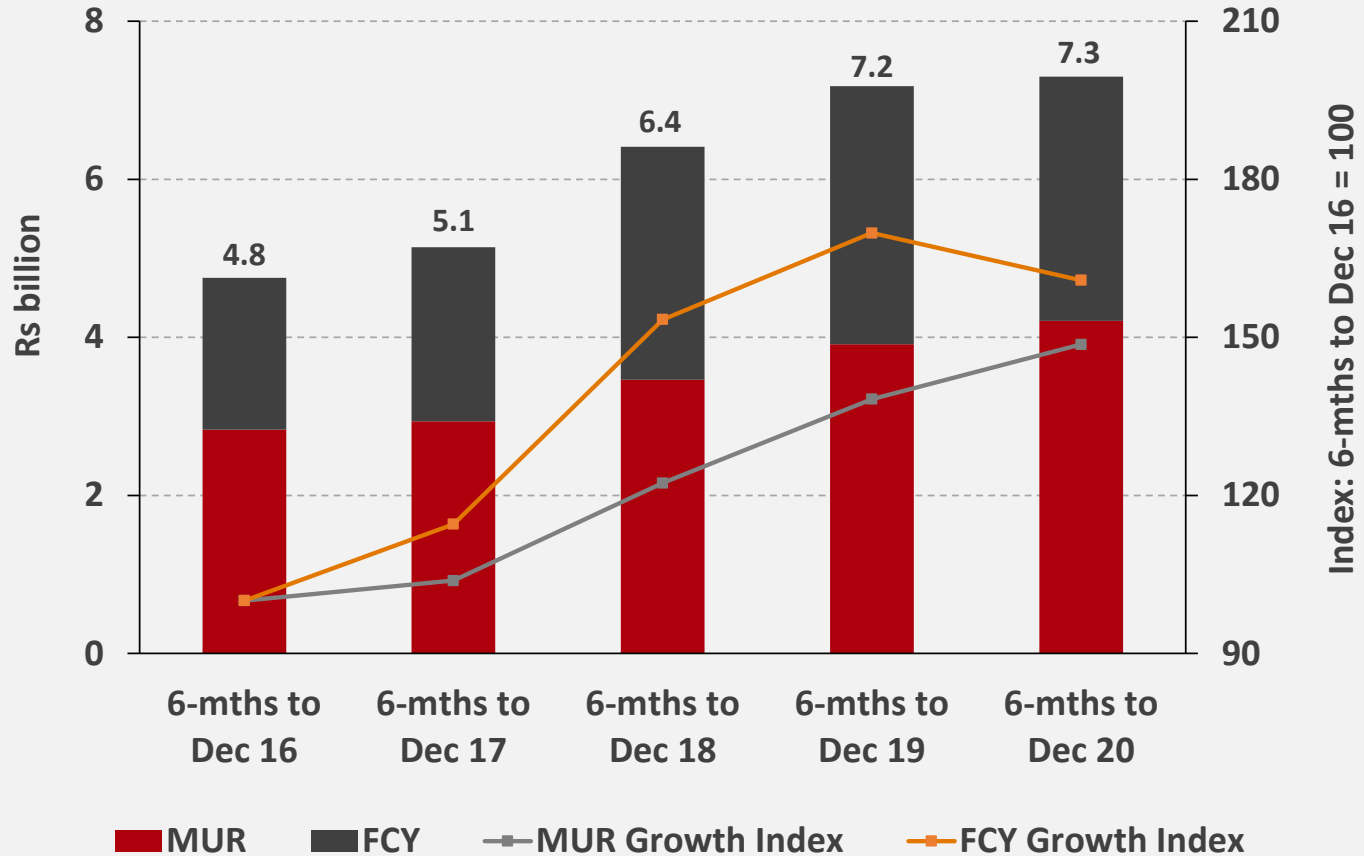


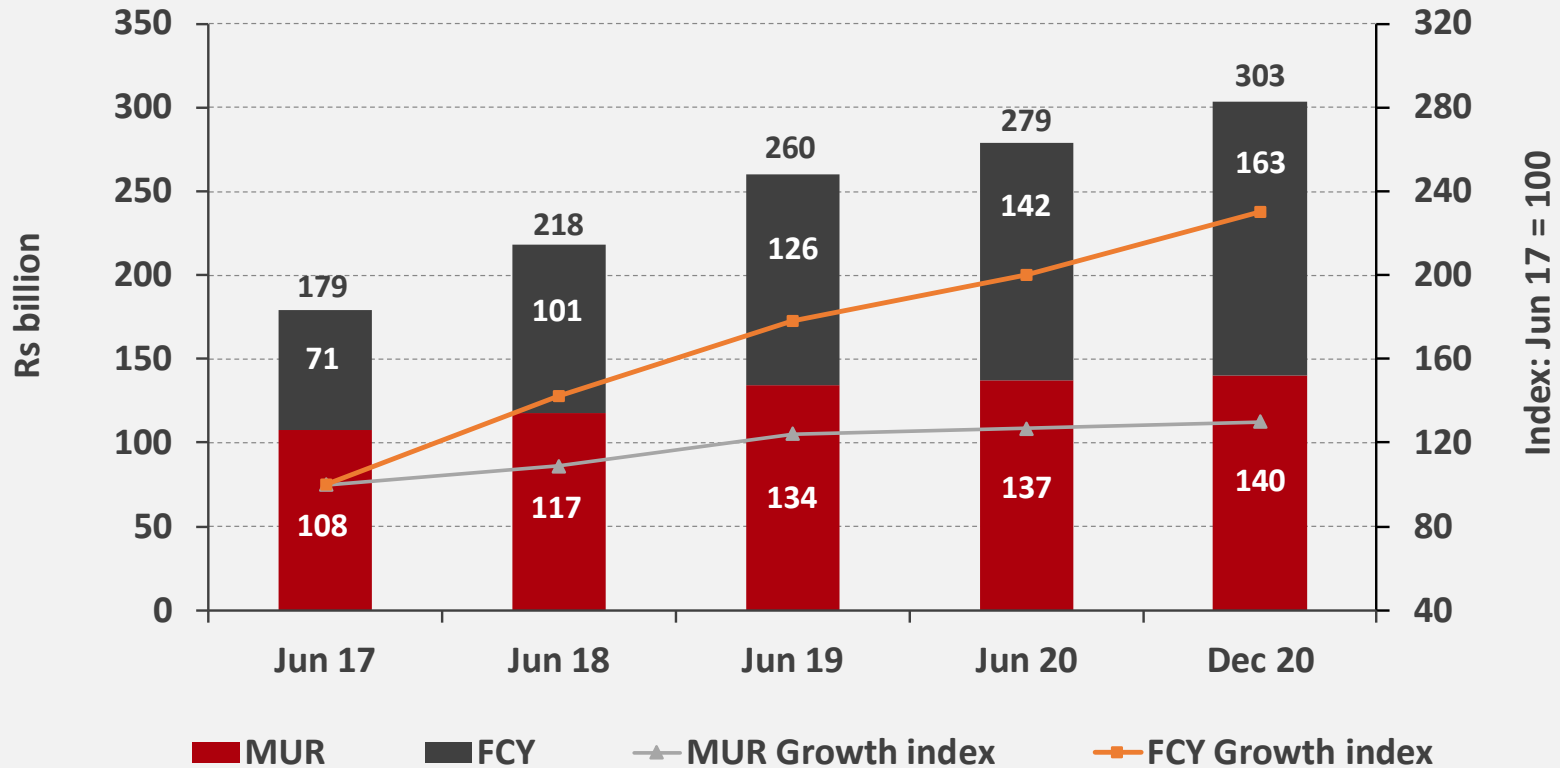


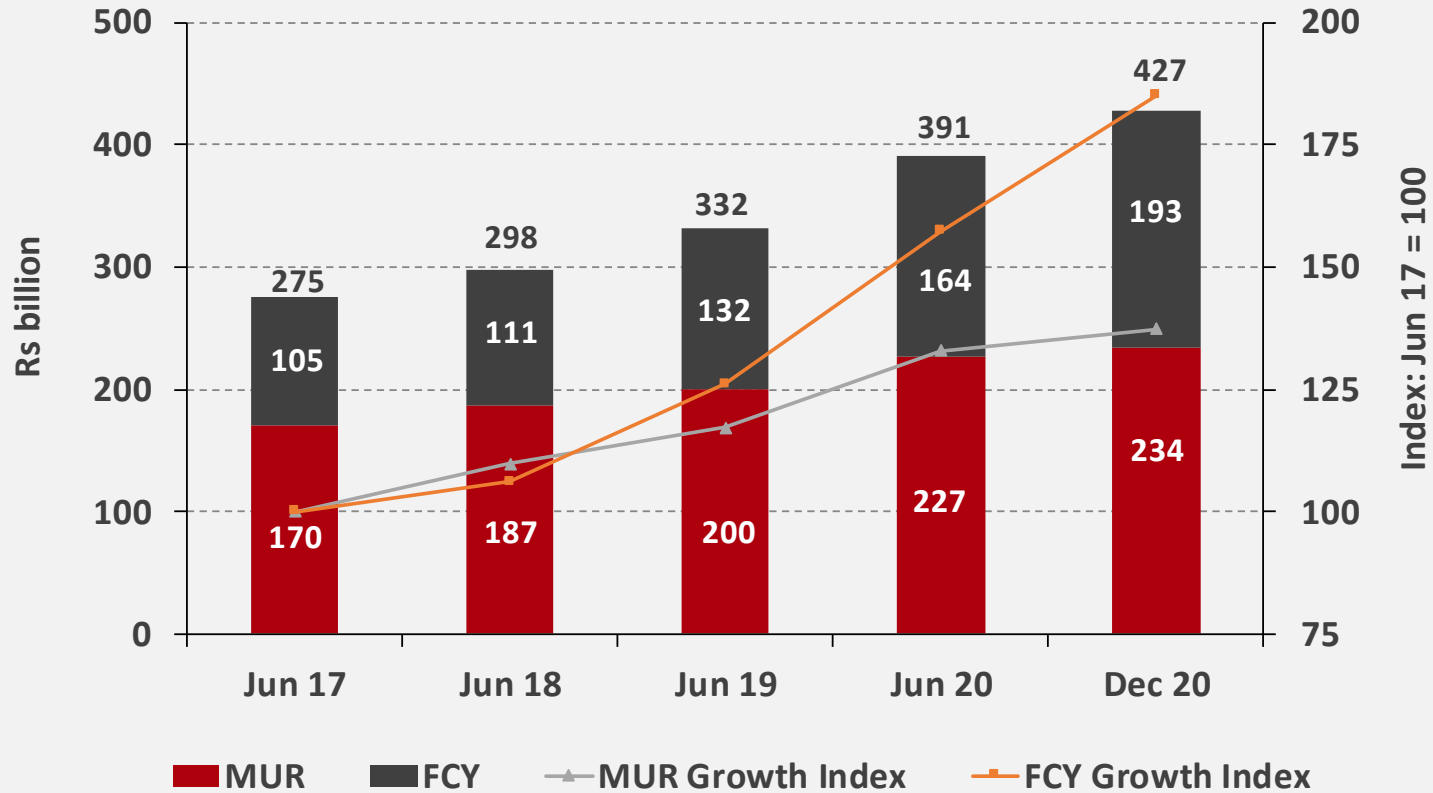


OPERATING INCOME (ii)



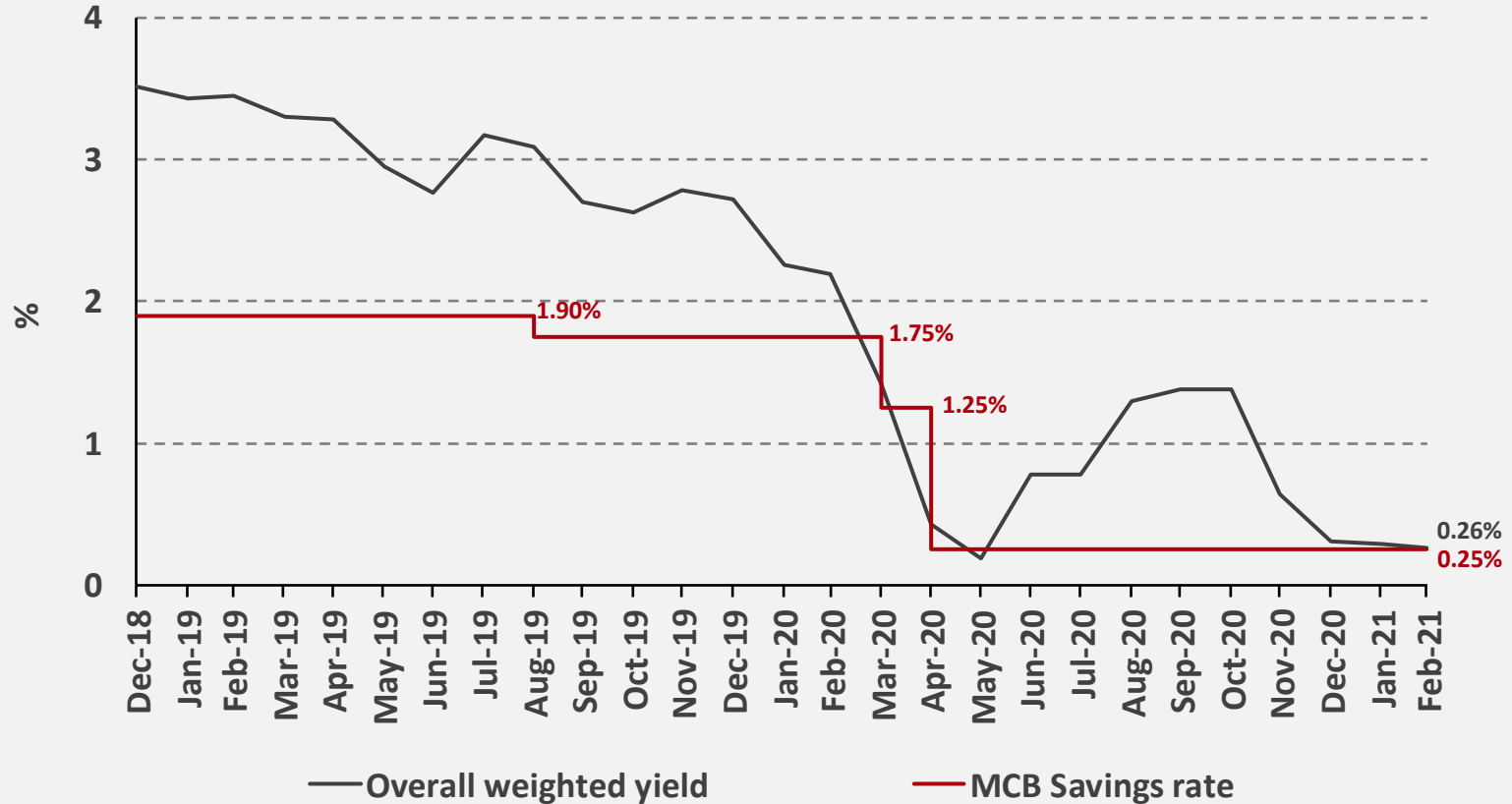


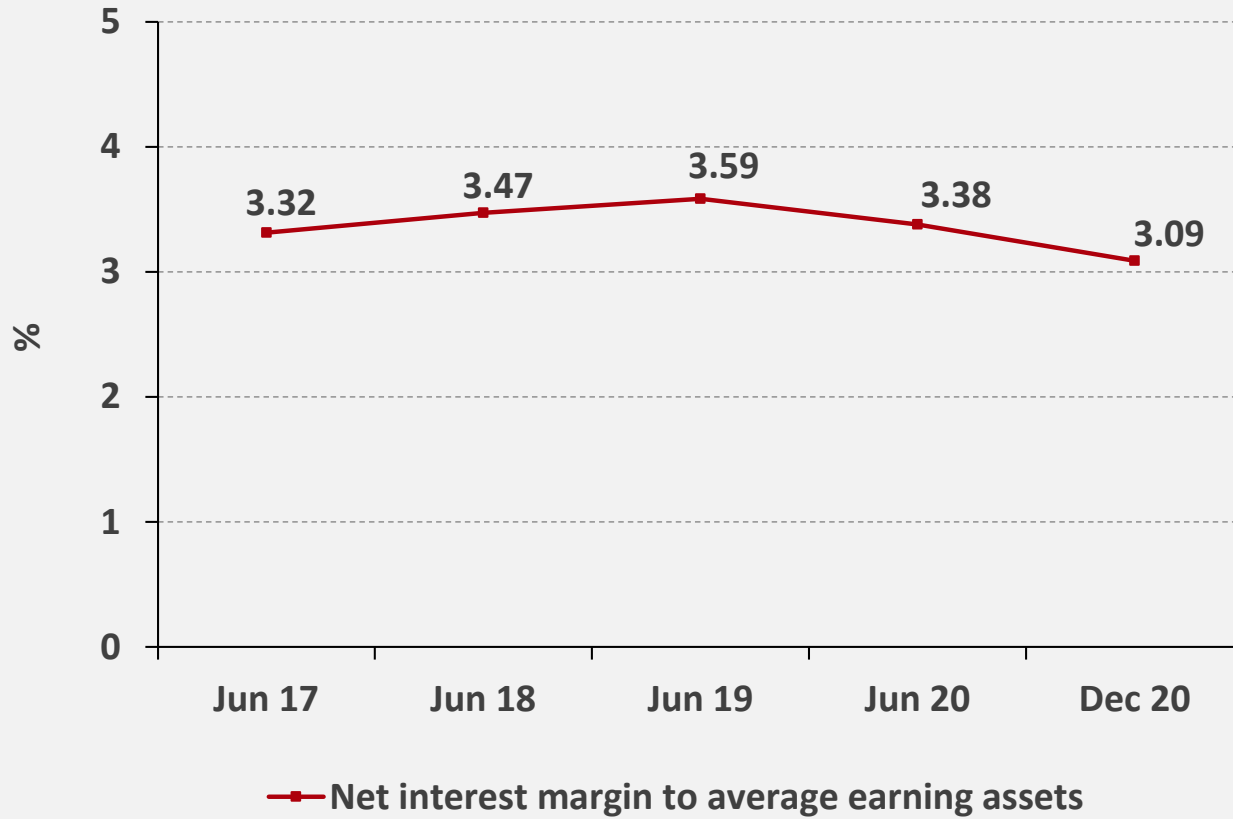


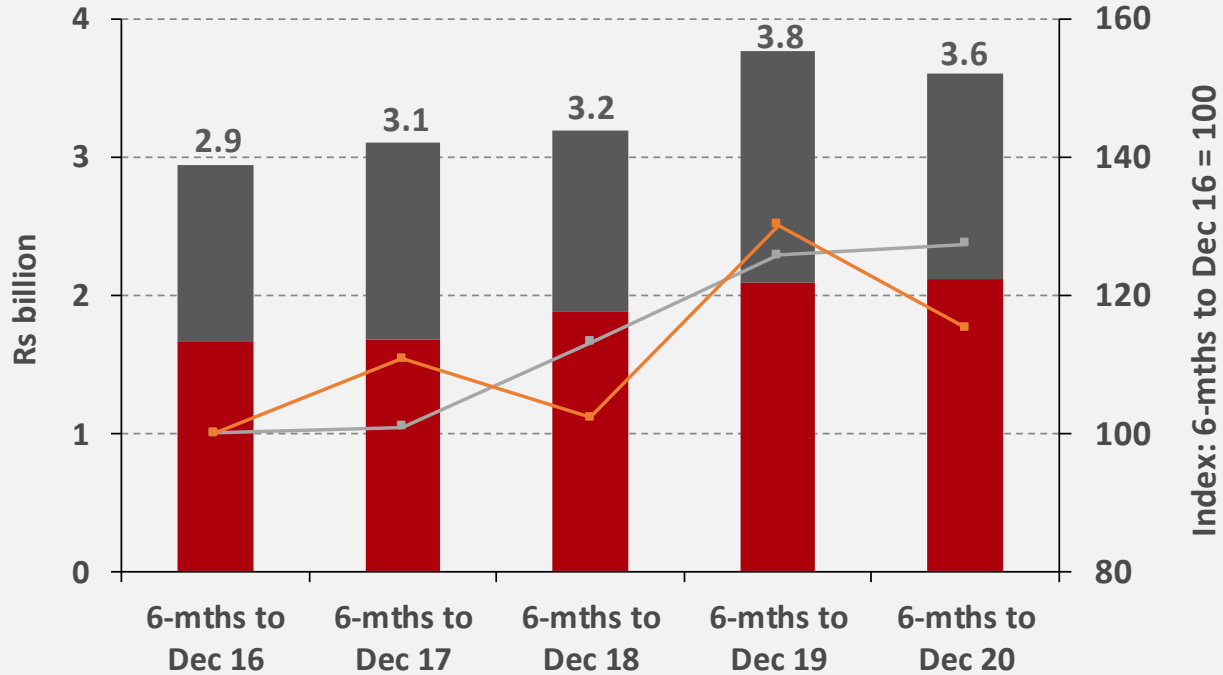




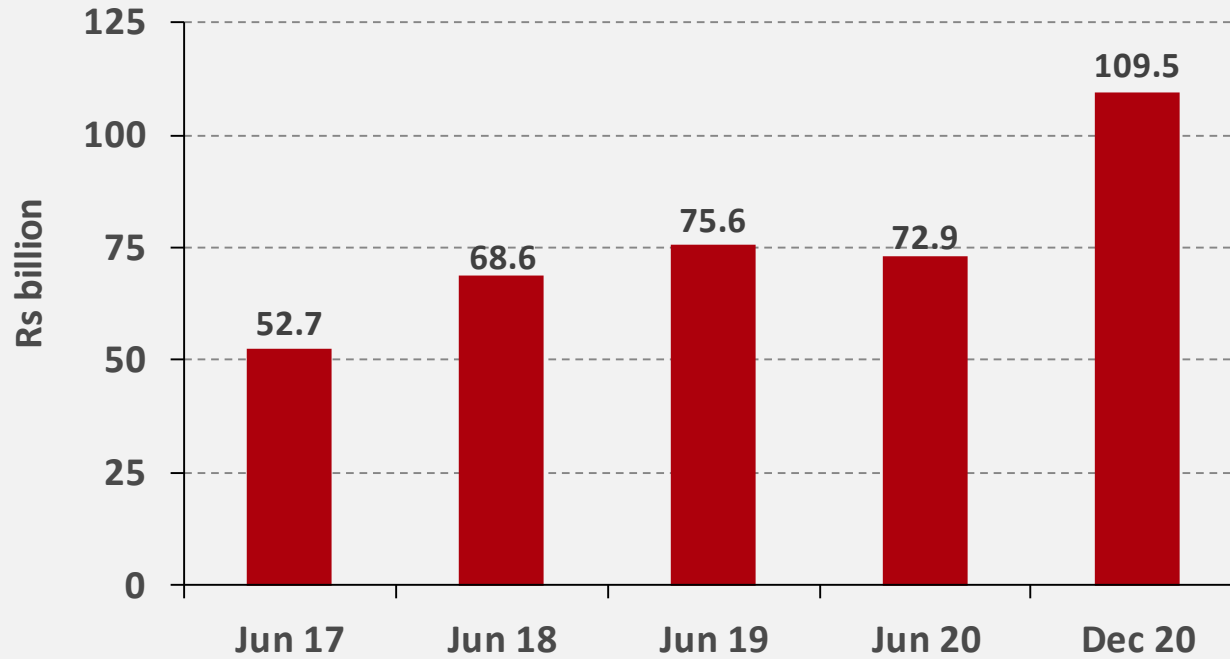
EVOLUTION OF T-BILLS RATE V/S SAVINGS RATE

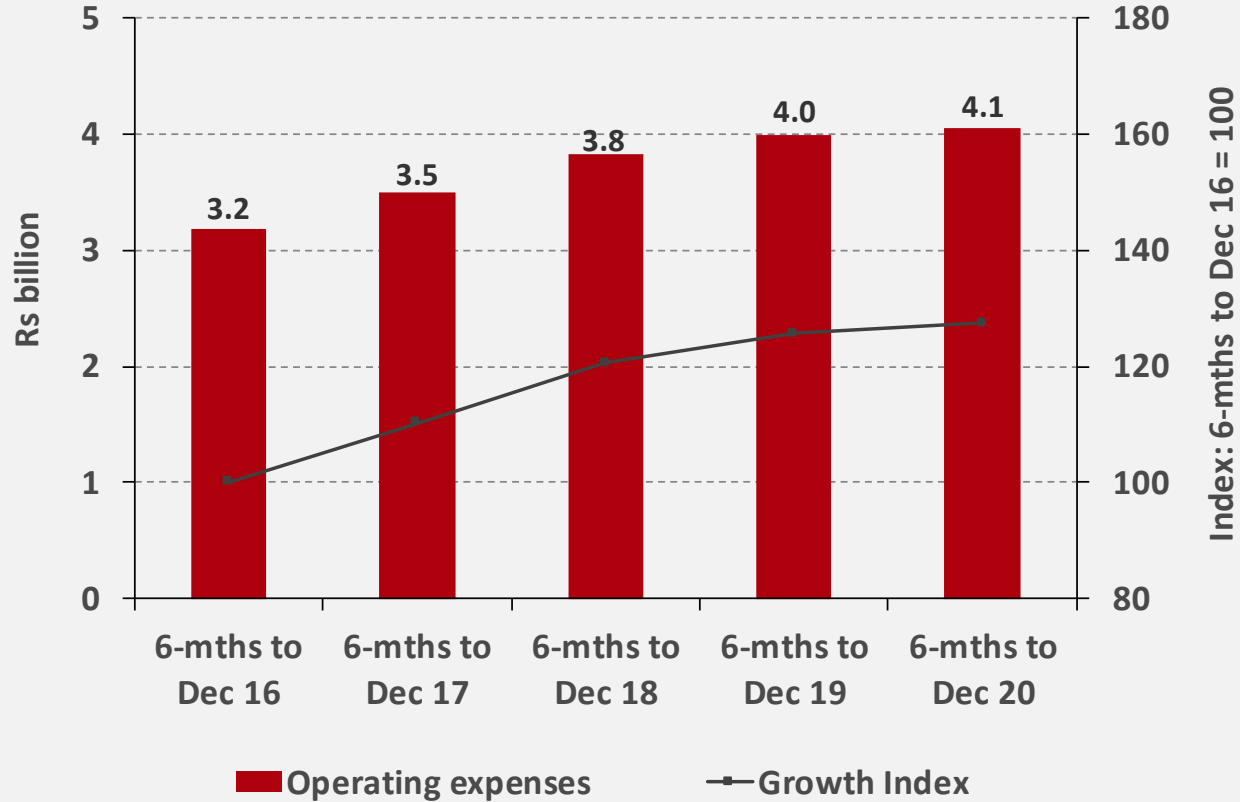


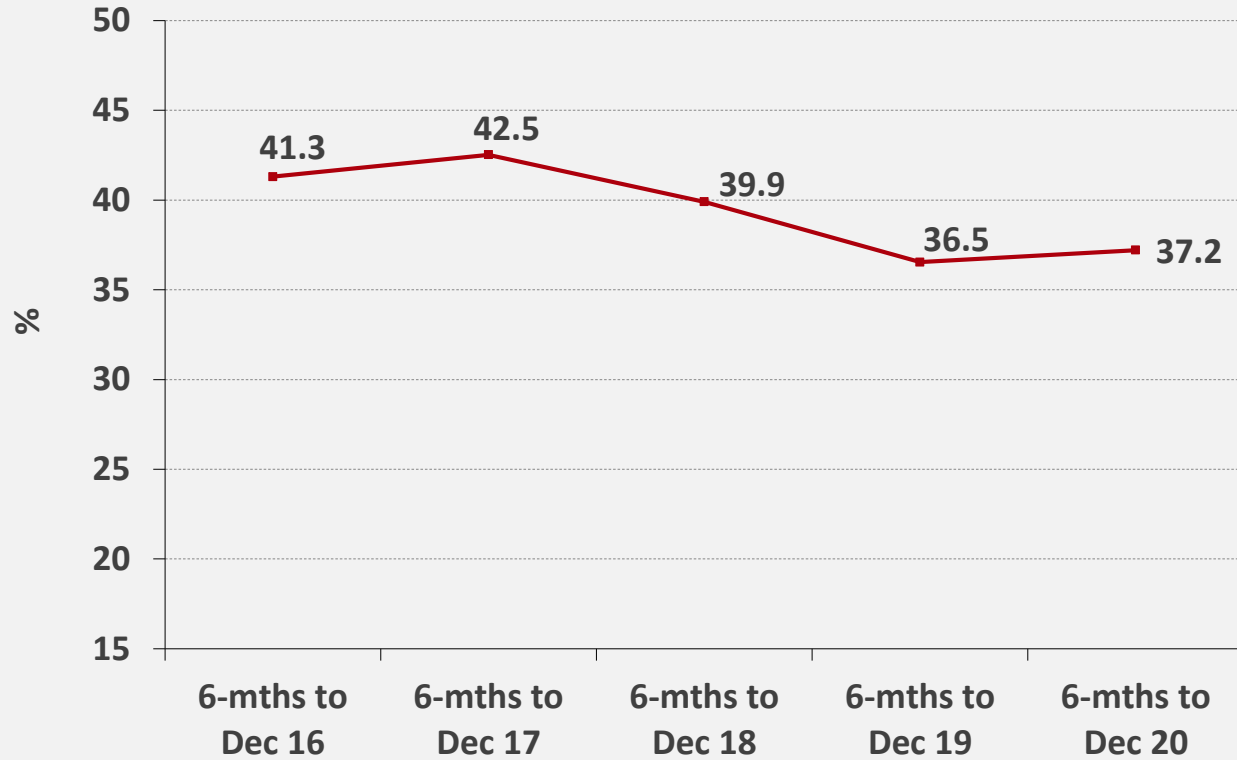




- Net fee and commission income
- Other income
- Net fee and commission income Growth index
- Other income Growth index

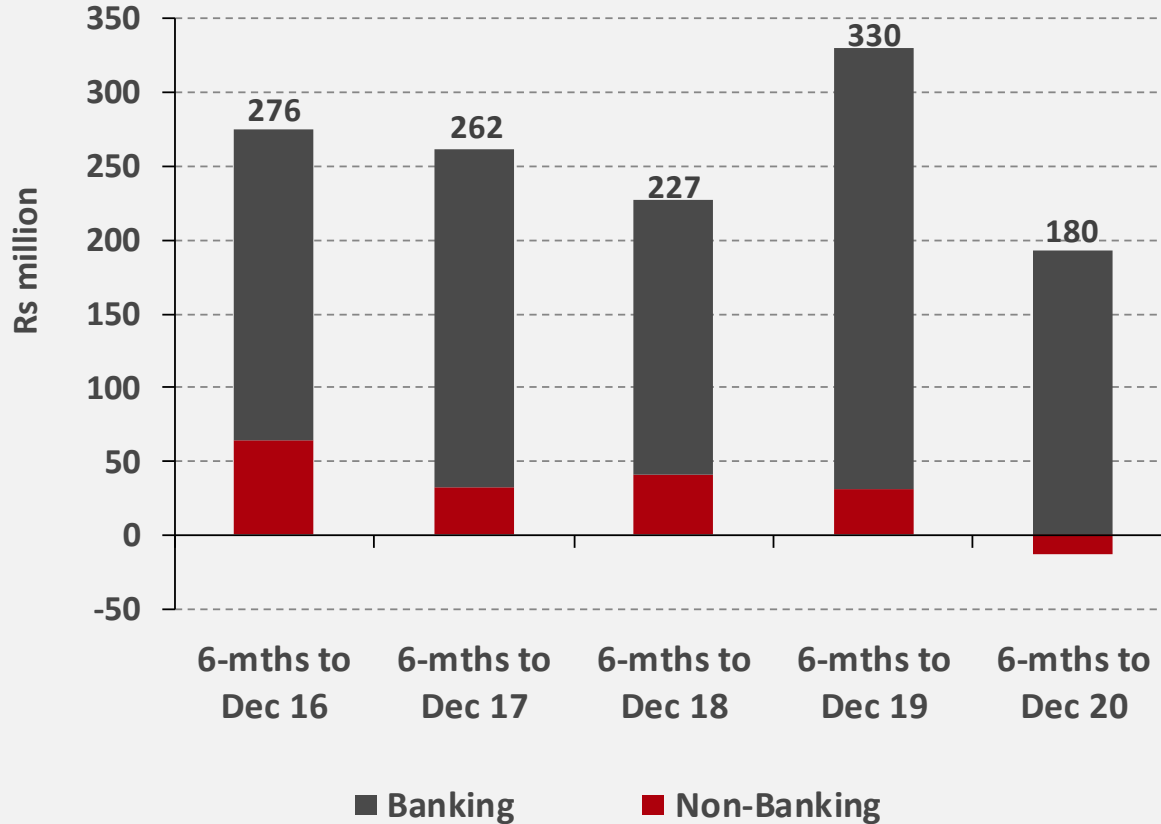


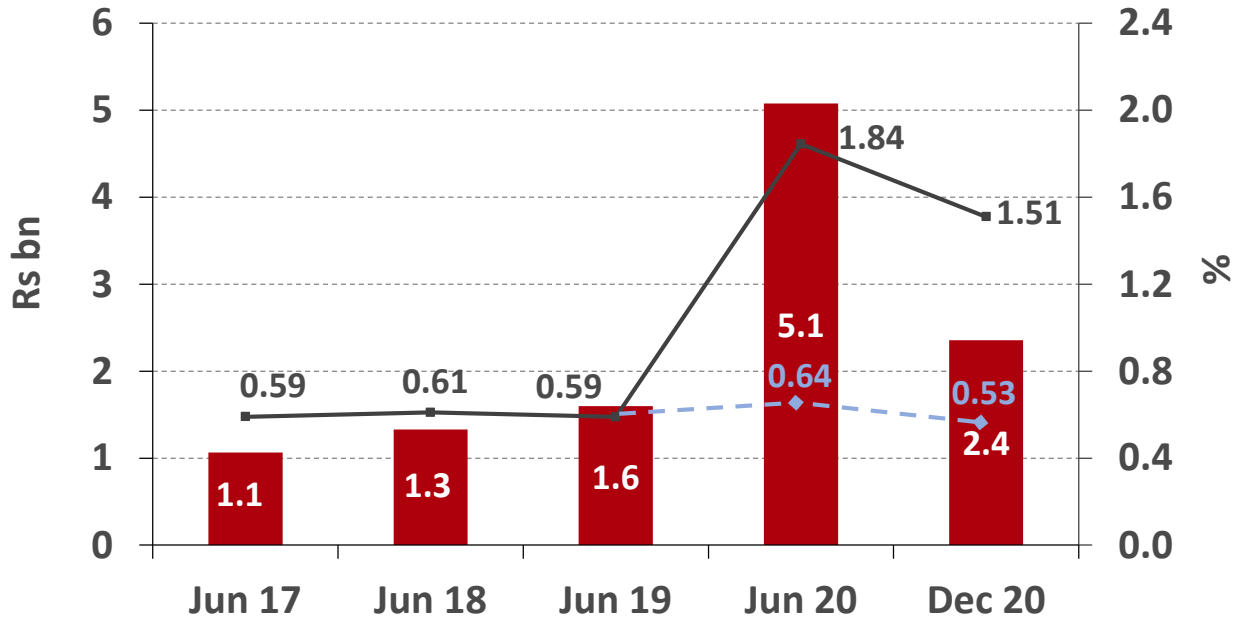






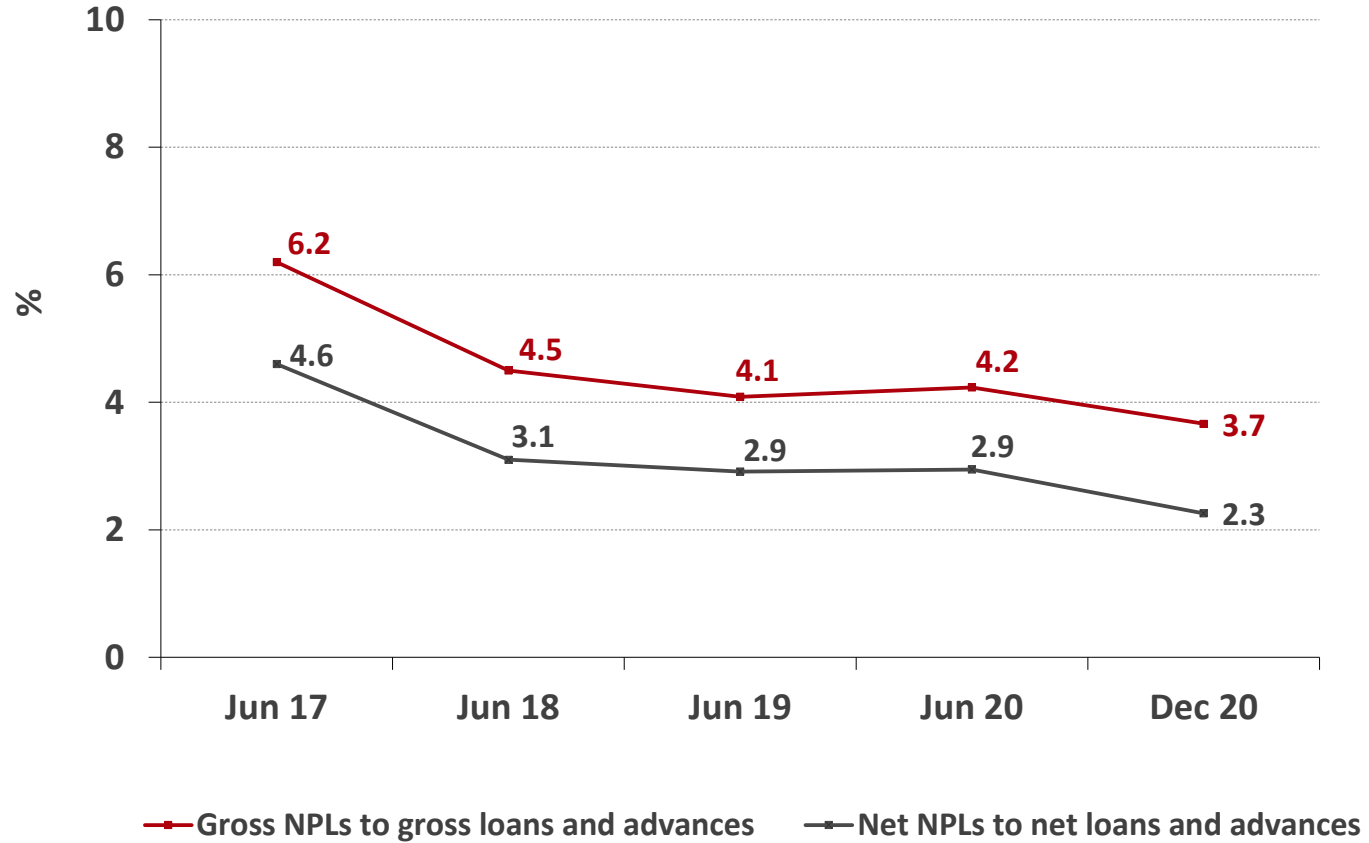
SHARE OF PROFIT OF ASSOCIATES





- 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 20 relate to six months while the ratio has been annualised



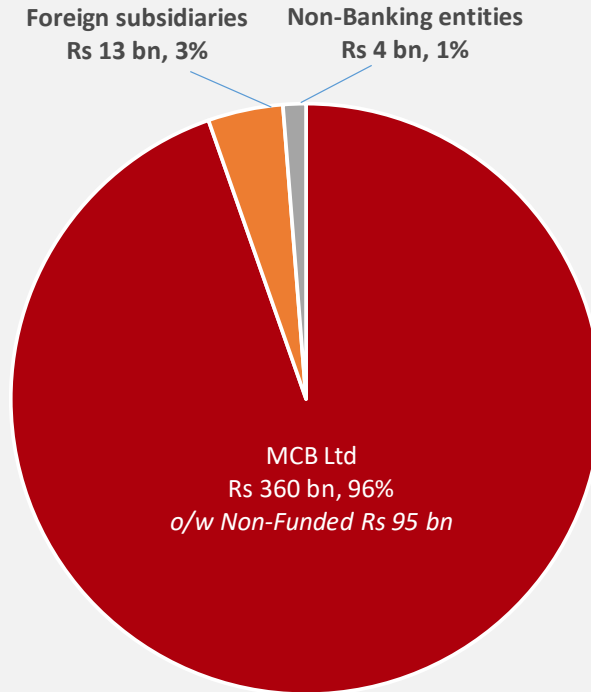


PORTFOLIO ASSESSMENT



As at 31 December 2020

Rs 377 bn

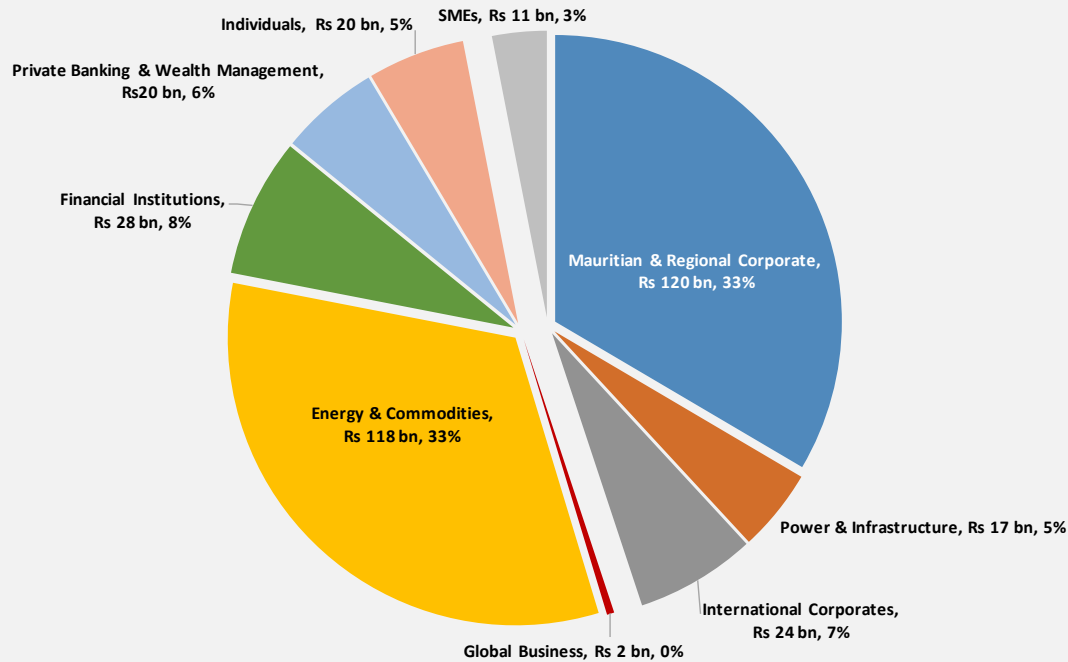


Note: Excludes Corporate Notes



As at 31 December 2020

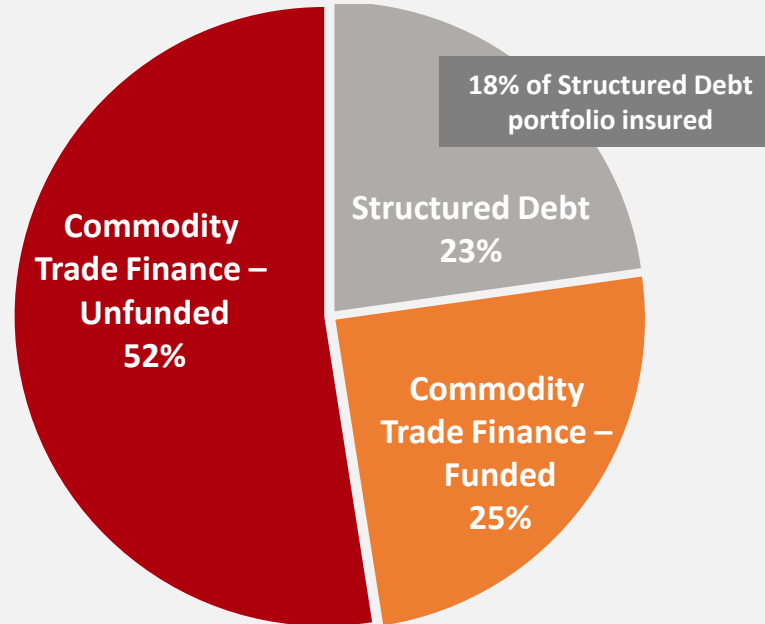
Rs 360 bn





As at 31 December 2020

Rs 118 bn



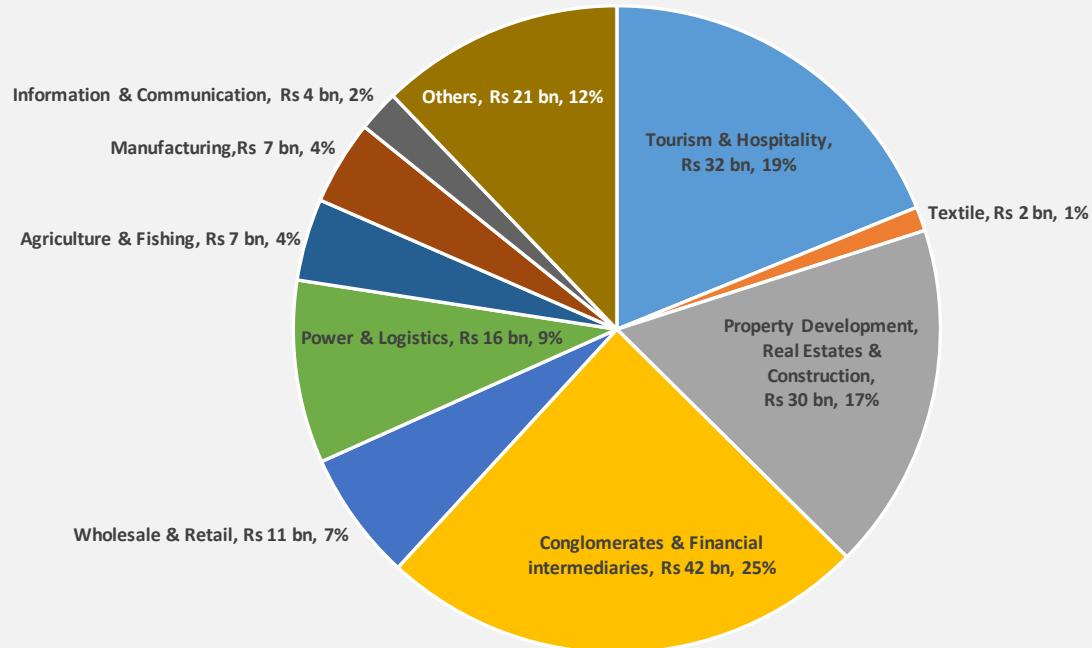


SECTOR-WISE DISTRIBUTION OF CORPORATE EXPOSURES

Mauritian & Regional Corporate, International Corporate,
Power & Infrastructure & SME (non-individuals)

As at 31 December 2020

Rs 172 bn



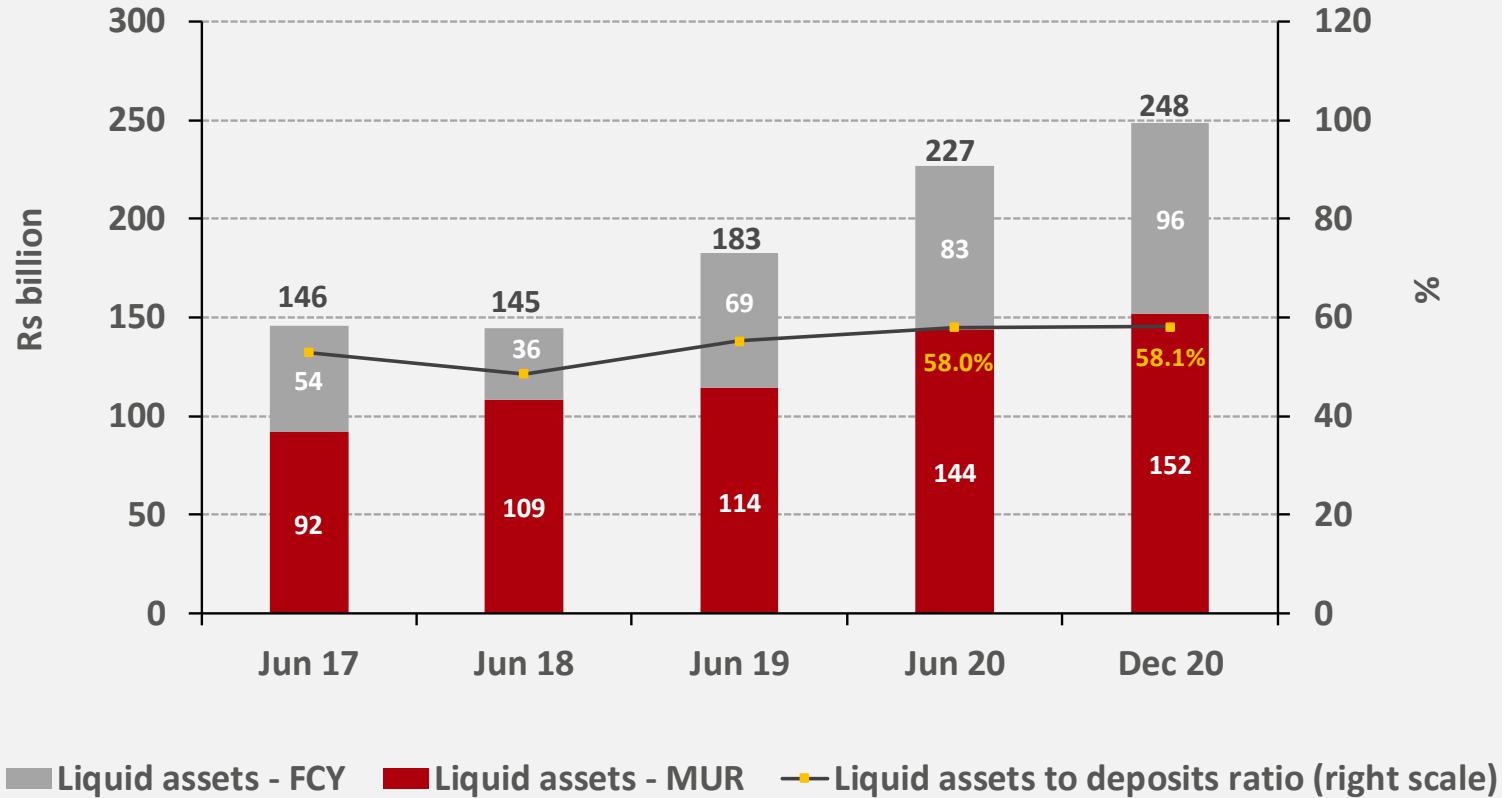


MCB GROUP - BREAKDOWN OF ADDITIONAL ECL BY LOBS

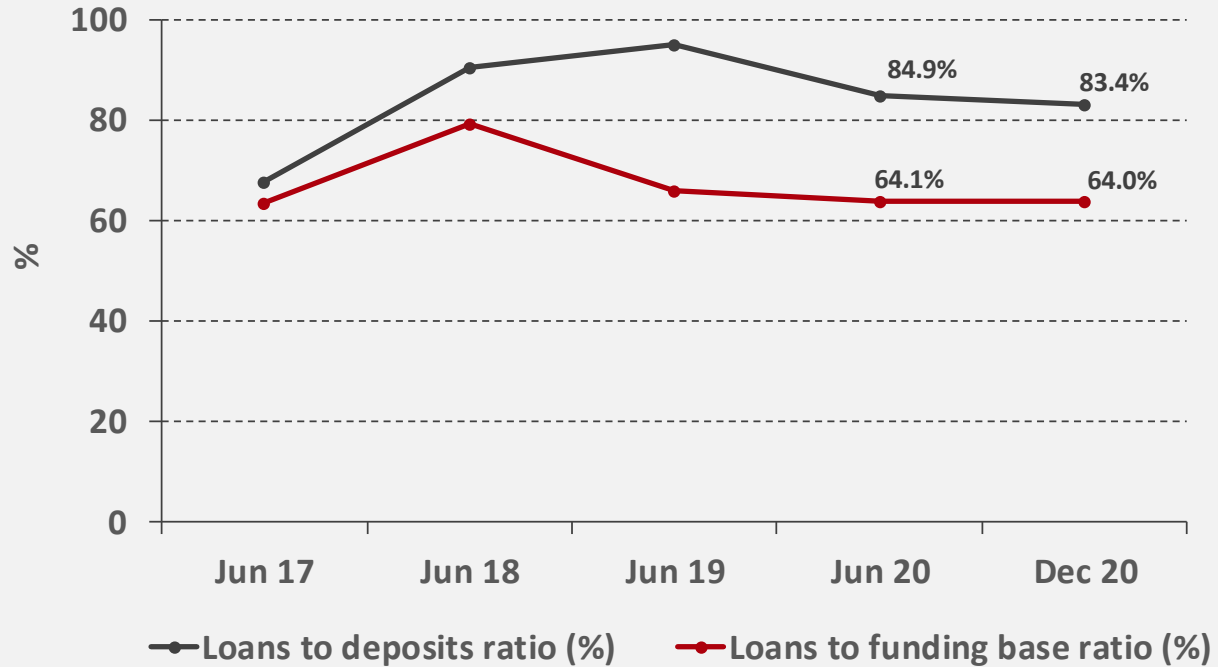
MCB Group - ECL	ECL as at Jun 20	Additional ECL during the semester	ECL as at Dec 20
	Rs million	Rs million	Rs million
<i>Retail</i>	783	3	786
<i>Wholesale</i>	4,977	1,557	6,534
<i>Corporate</i>	4,325	1,001	5,326
<i>Project Finance</i>	244	180	424
<i>Energy & Commodities</i>	334	246	580
<i>Financial Institution</i>	46	145	191
<i>Others</i>	29	(16)	13
MCB Ltd	5760	1,560	7,320
Banking subsidiaries & Non-banking subsidiaries	334	1	335
Total	6,094	1,561	7,655



LIQUIDITY

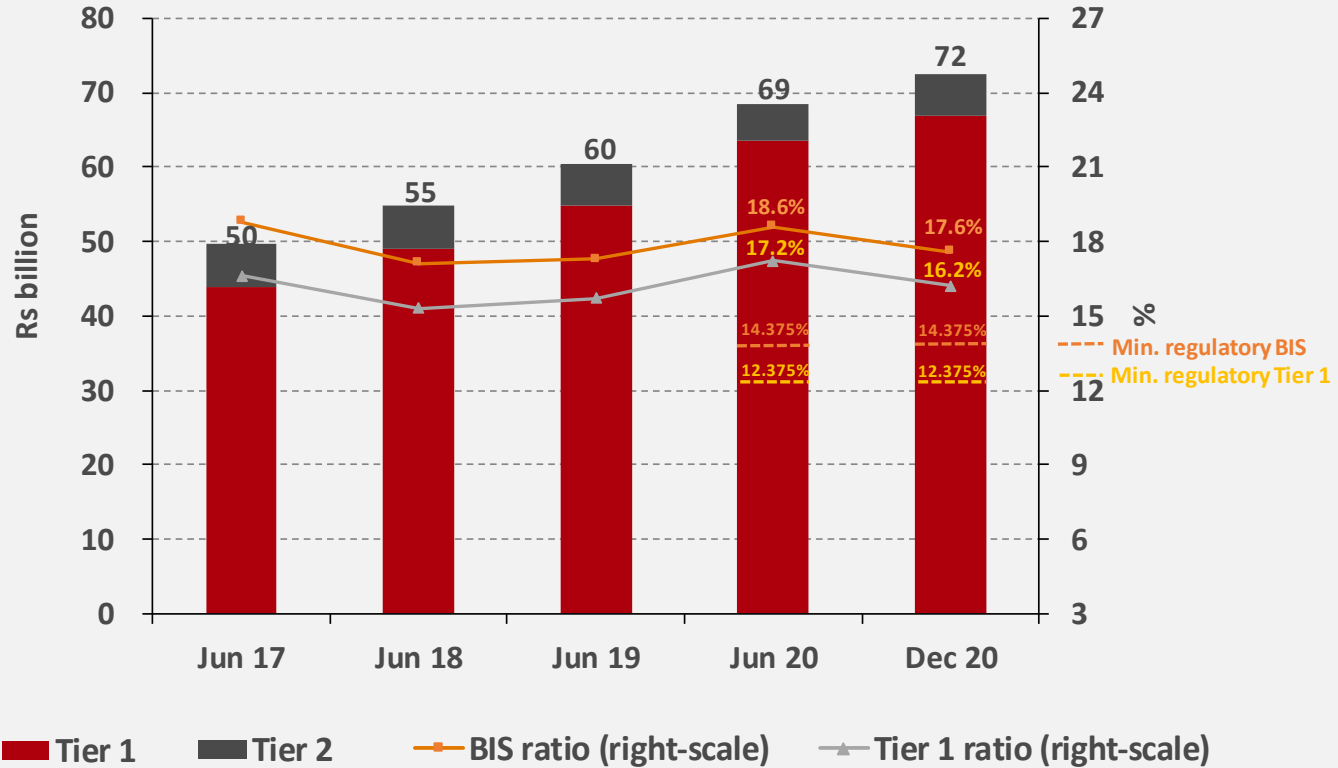


Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.





CAPITAL



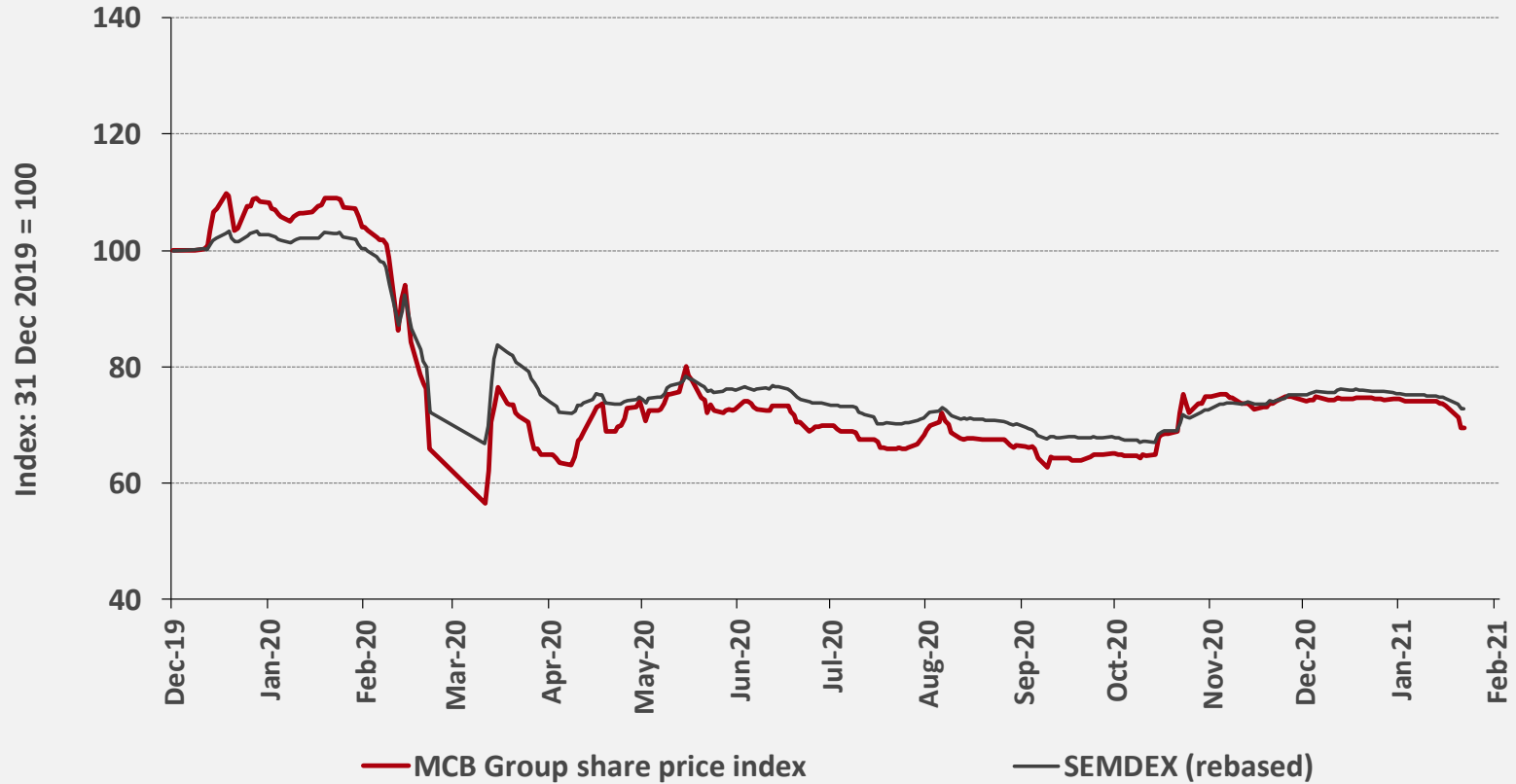
Note: The Bank of Mauritius (BoM) had previously deferred the implementation of the capital conservation buffer of 2.5% from 1 January 2020 to 1 January 2021. The BoM has further deferred its implementation to 1 April 2022 such that banks will be required to maintain a capital conservation of 1.875%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



SHARE PRICE PERFORMANCE



MCBG SHARE PRICE PERFORMANCE



Note: SEMDEX was closed for trading as from 20 March 2020 and resumed on 6 April 2020



THANK YOU

