



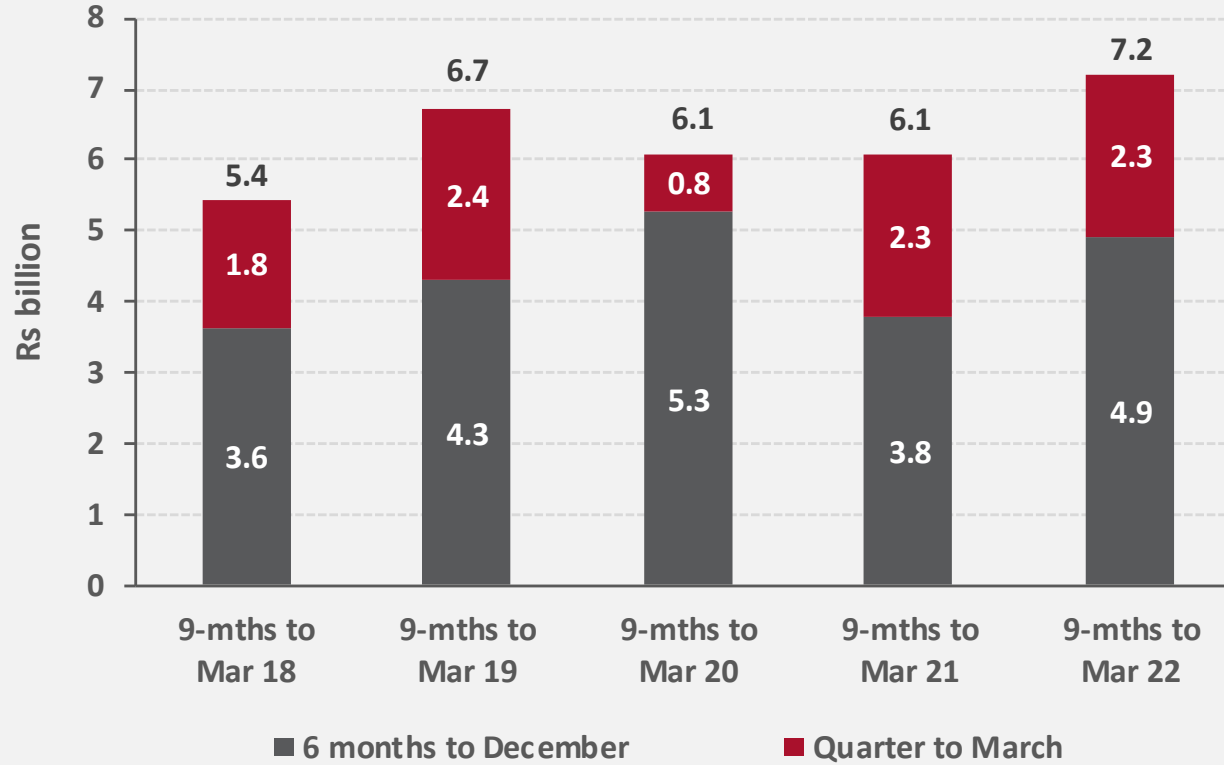
Nine months results for FY 2021/22

Earnings Call presentation



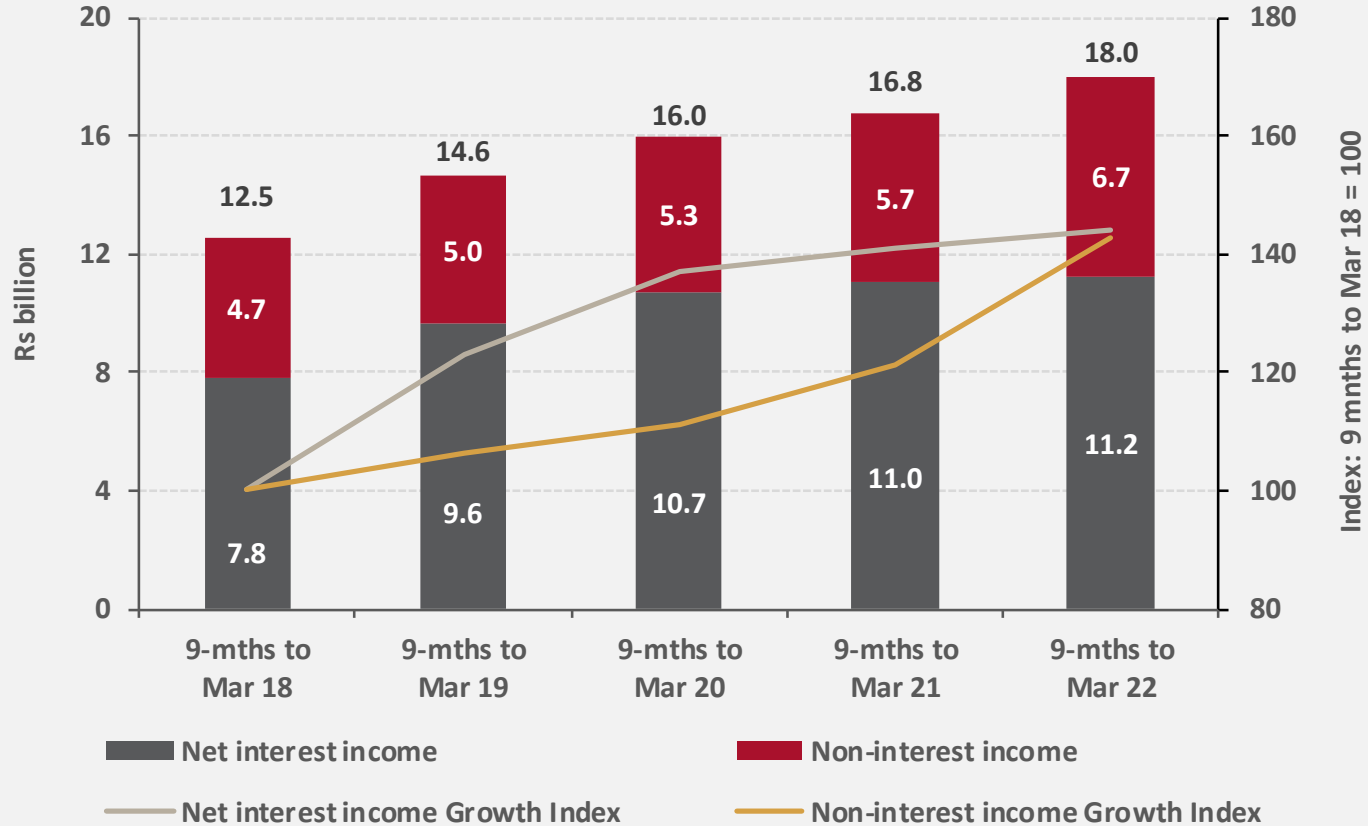


PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS



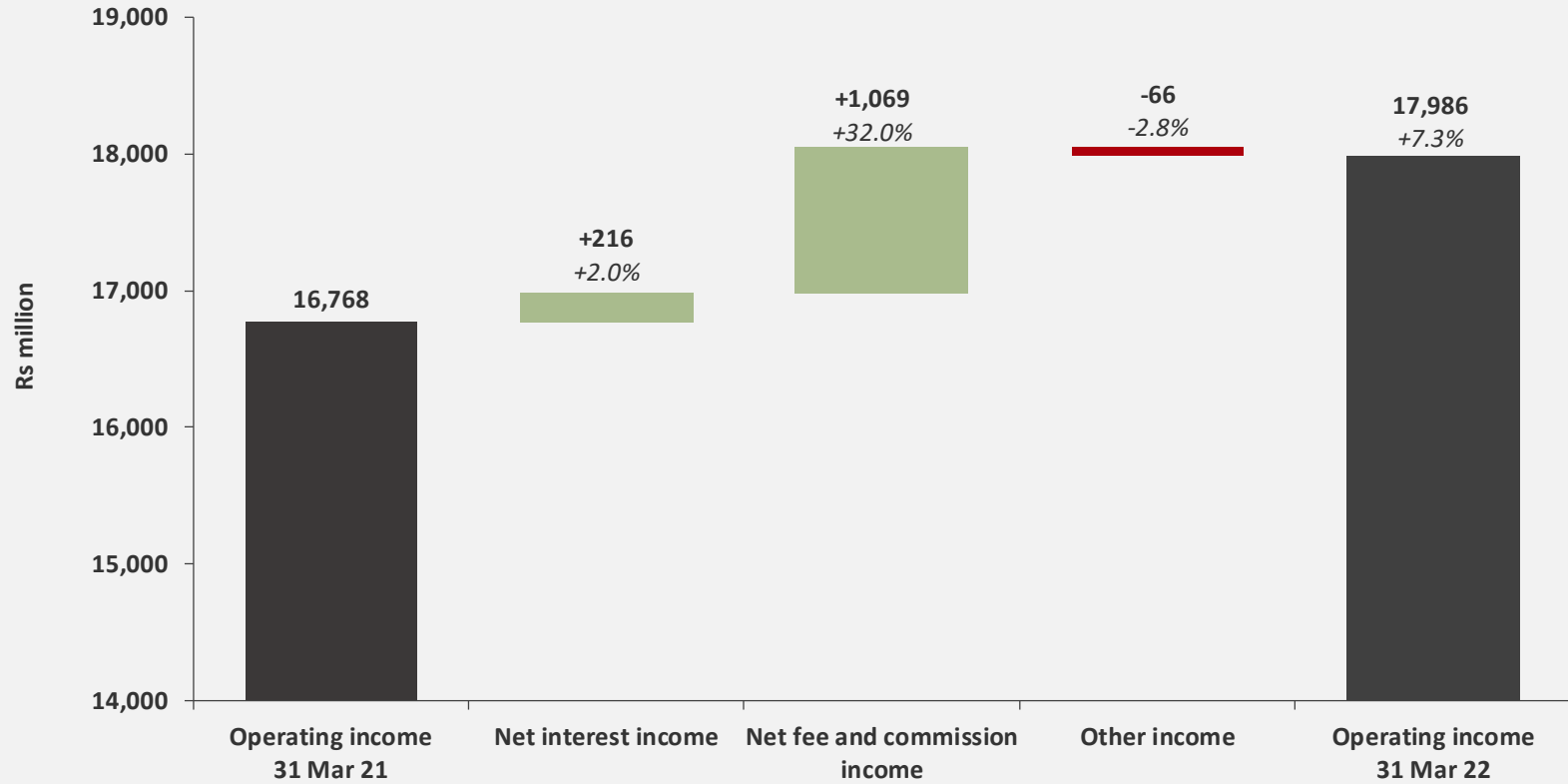


OPERATING INCOME (i)



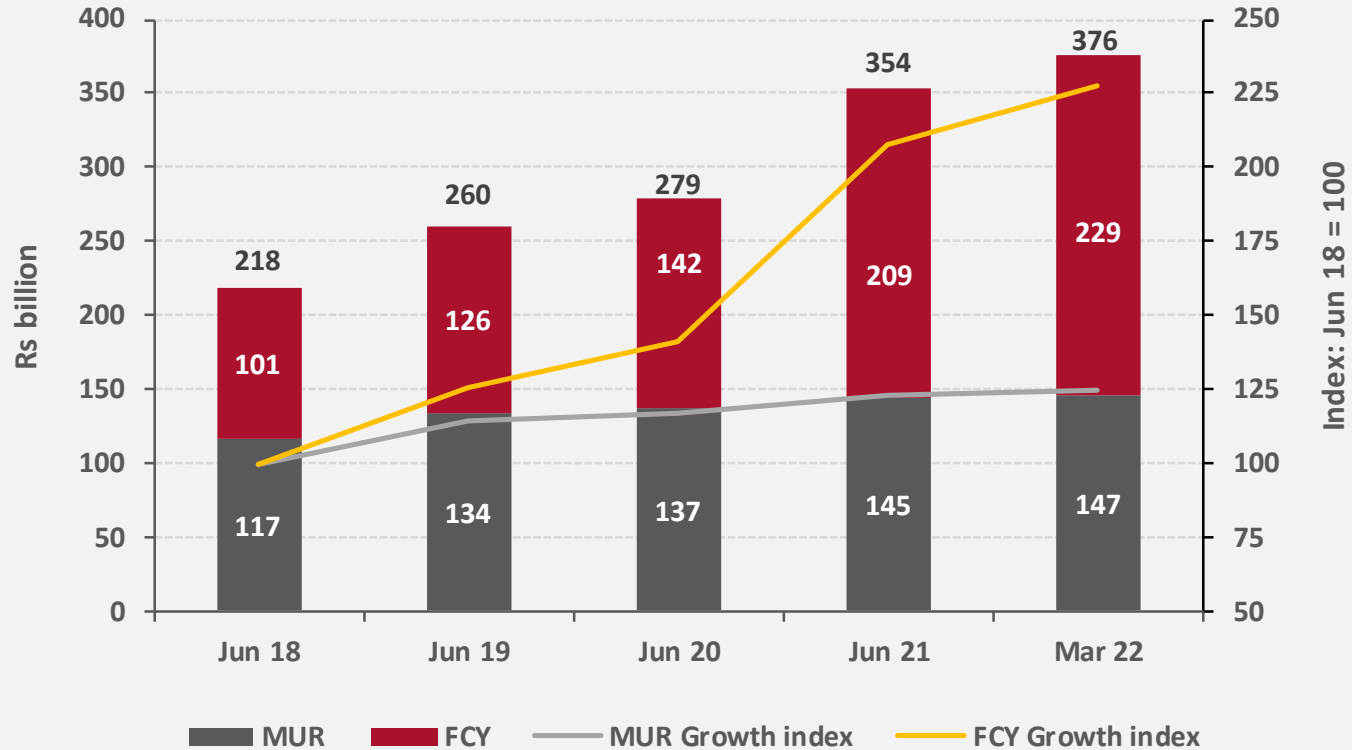


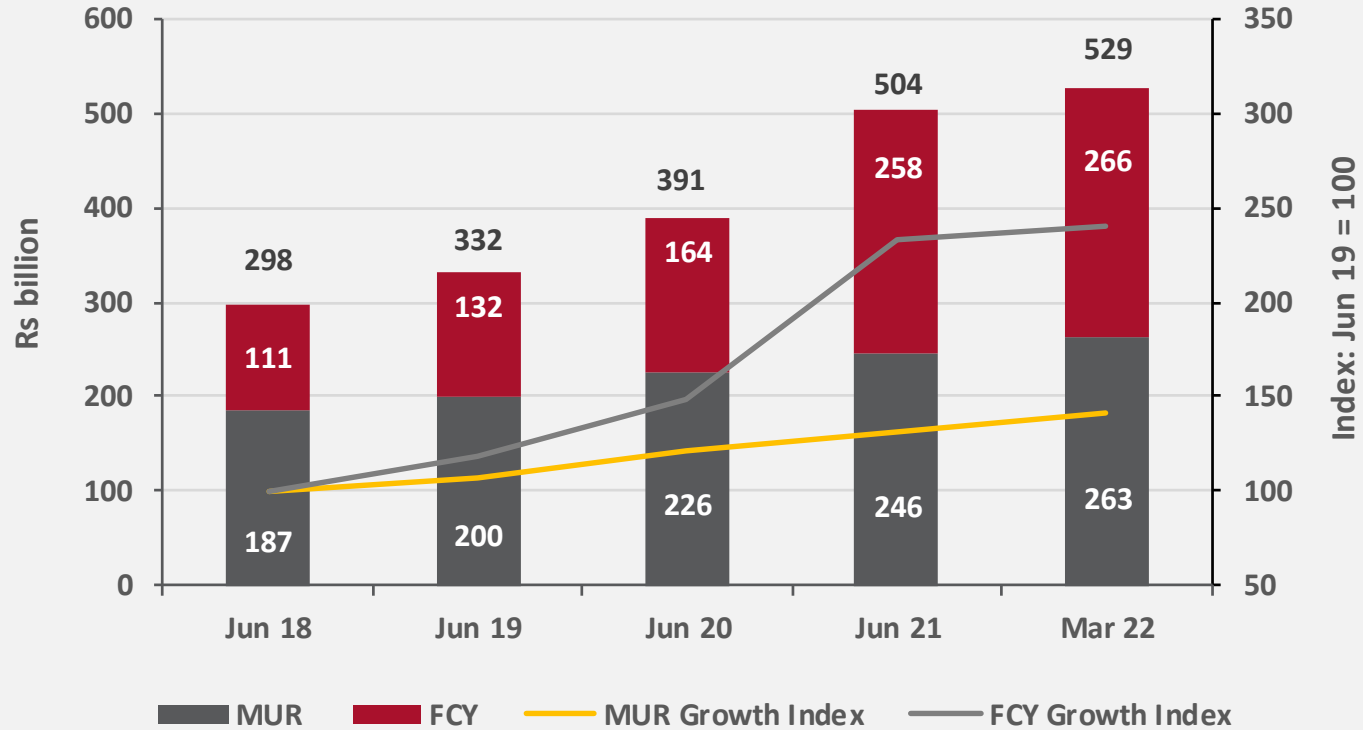
OPERATING INCOME (ii)

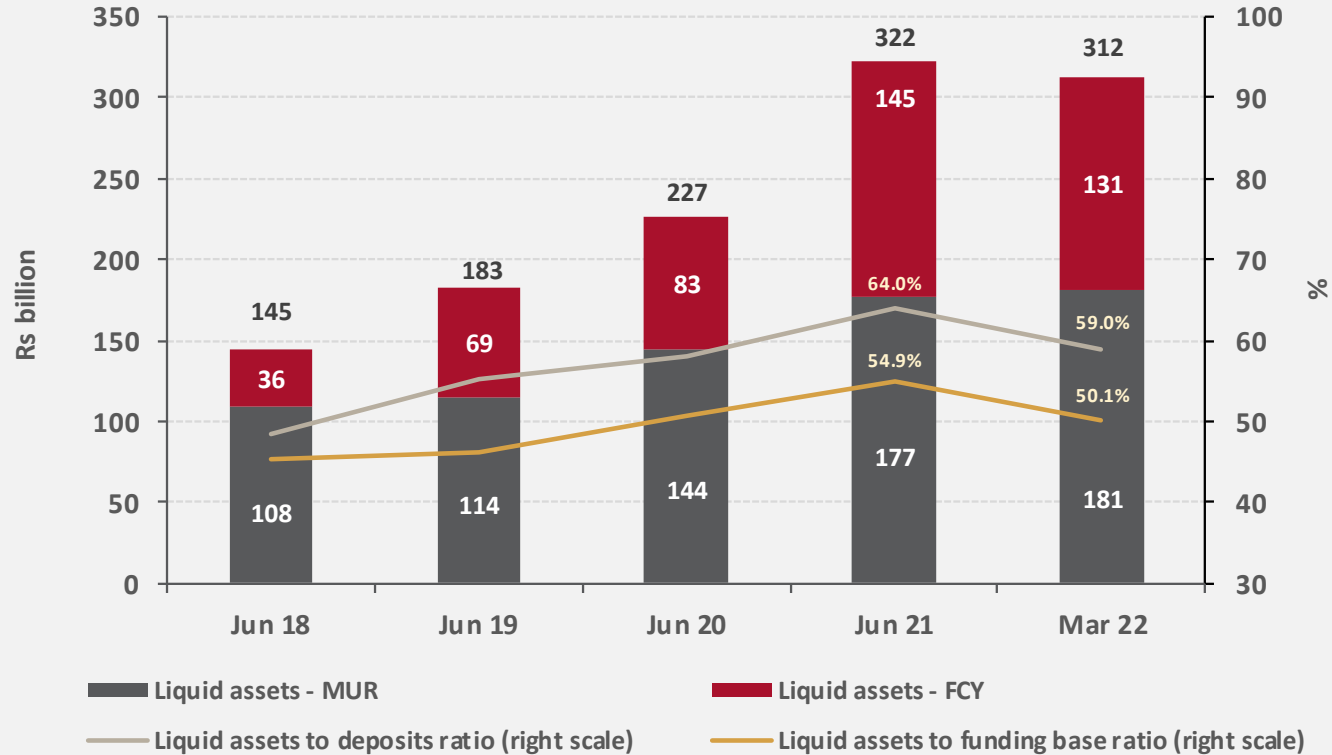




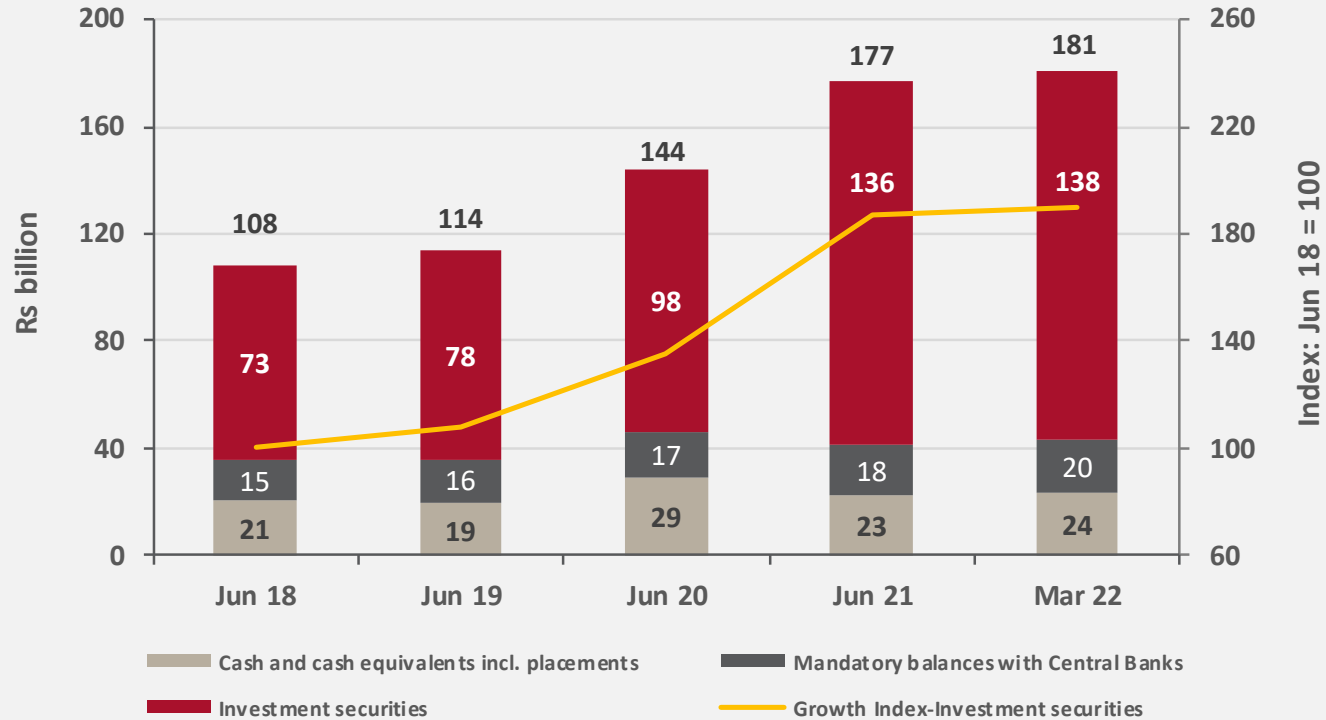
GROSS LOANS AND ADVANCES



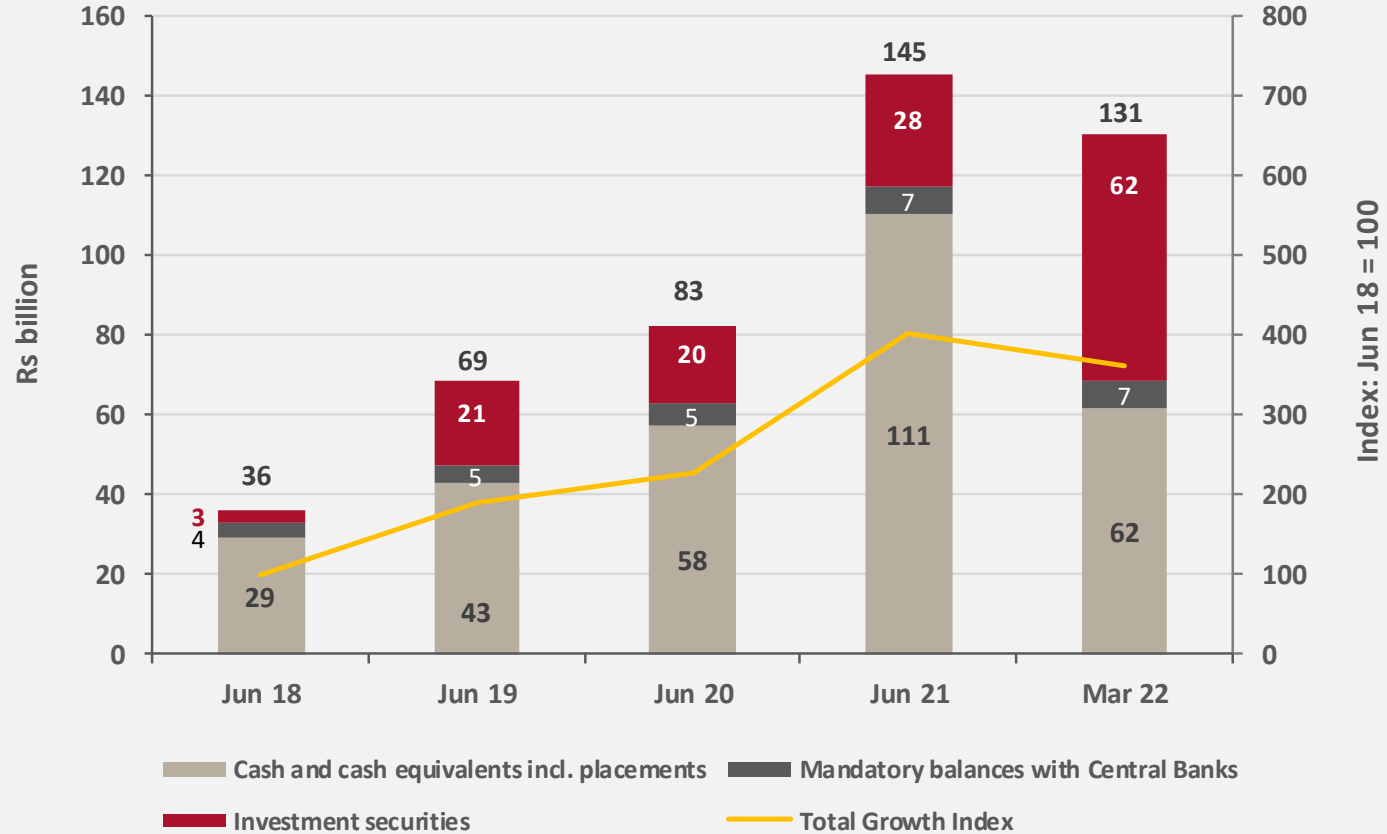




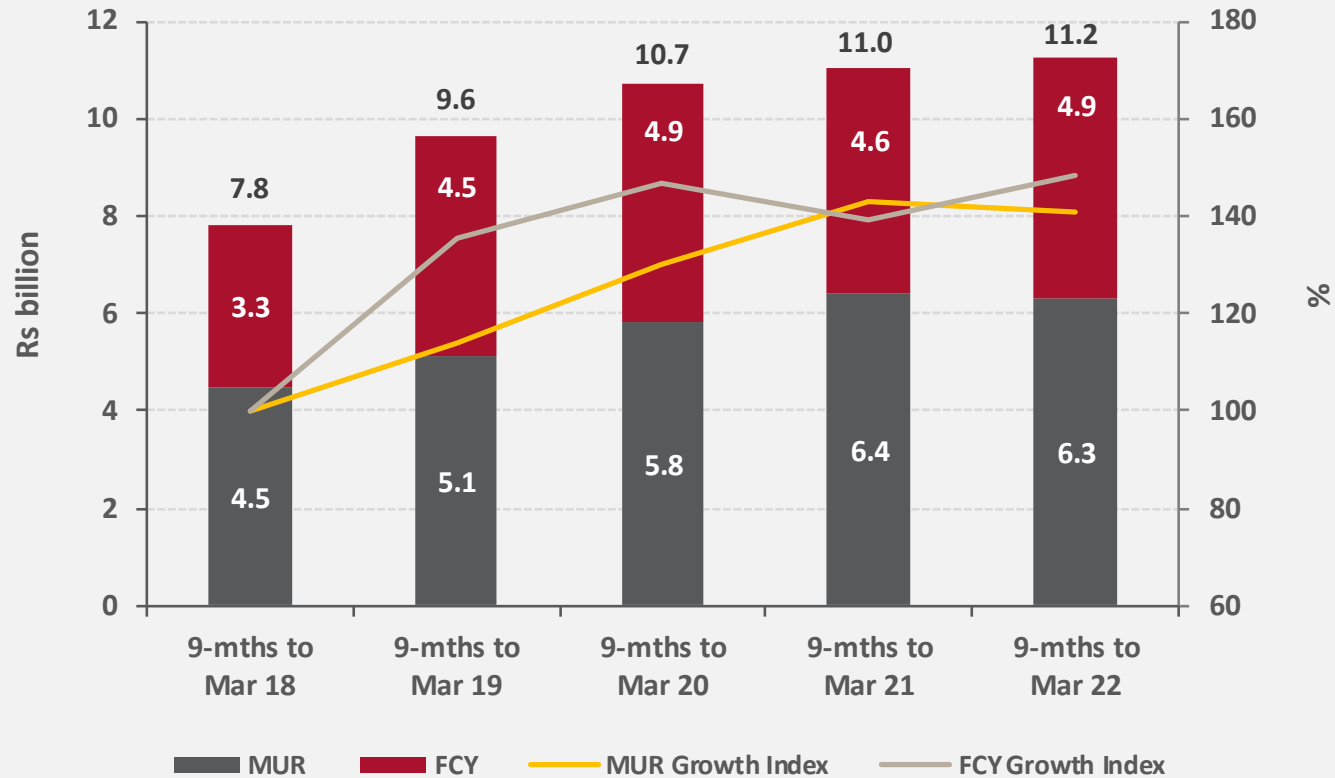
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.



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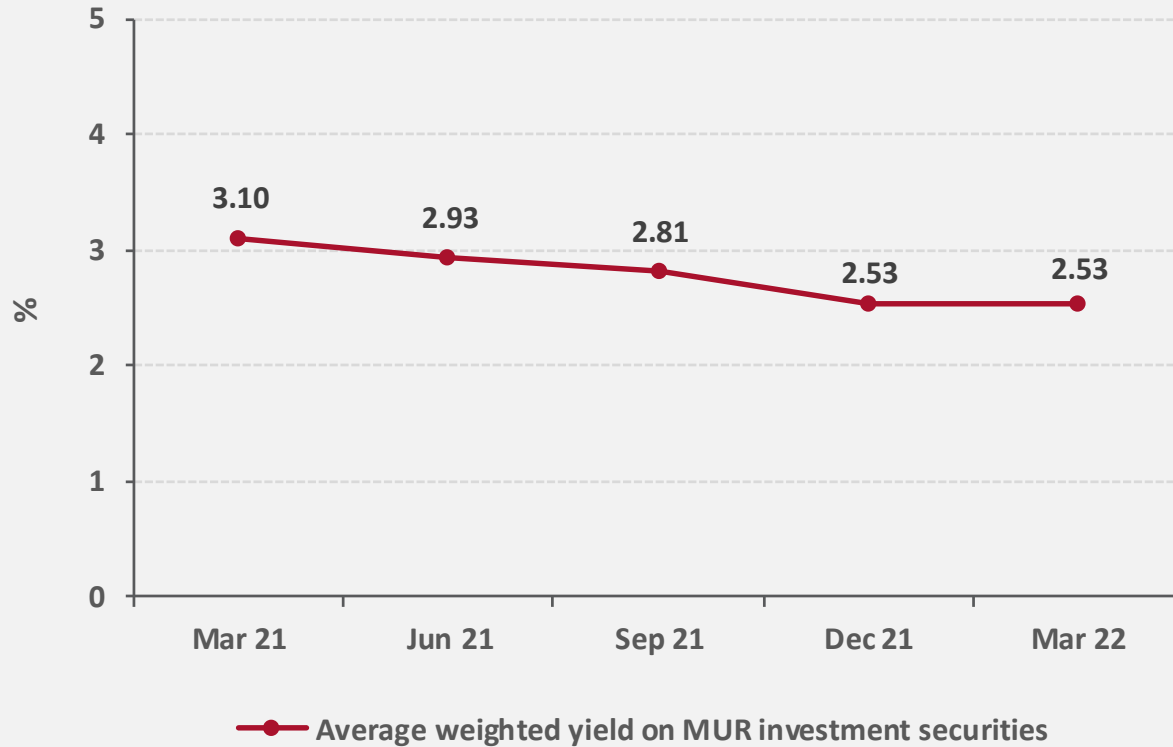


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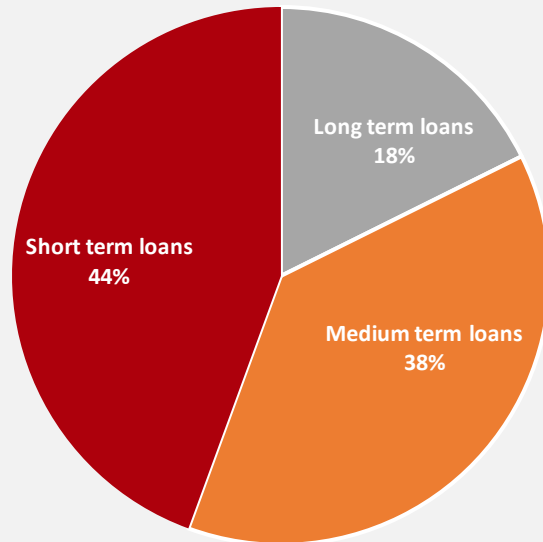
AVERAGE WEIGHTED YIELD ON MUR INVESTMENT SECURITIES



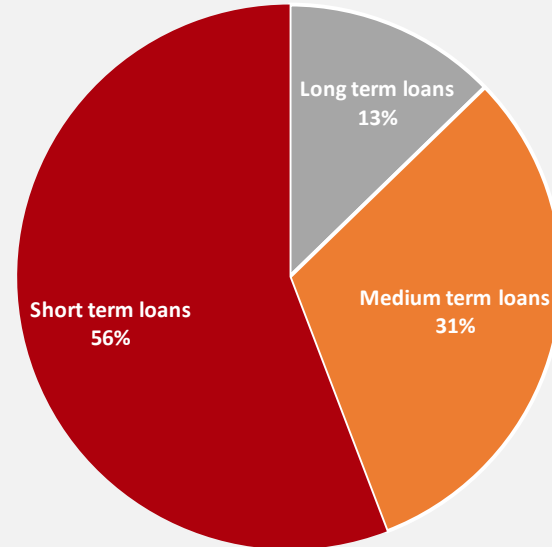


EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENURE – MCB LTD

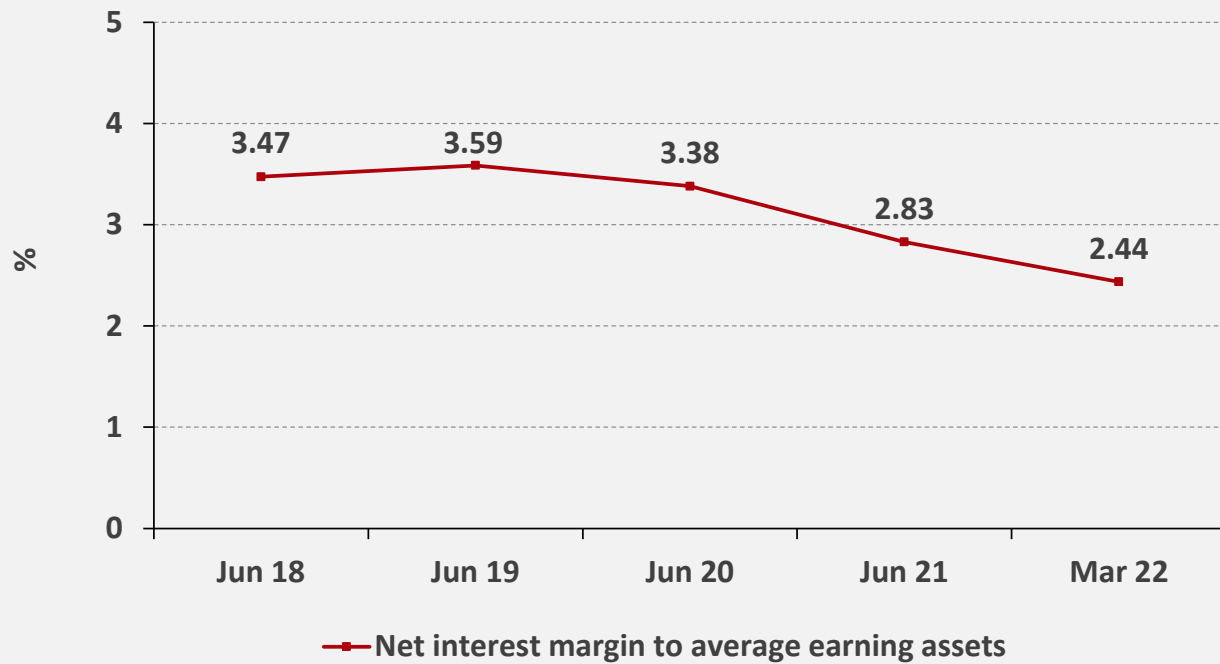
Mar 21

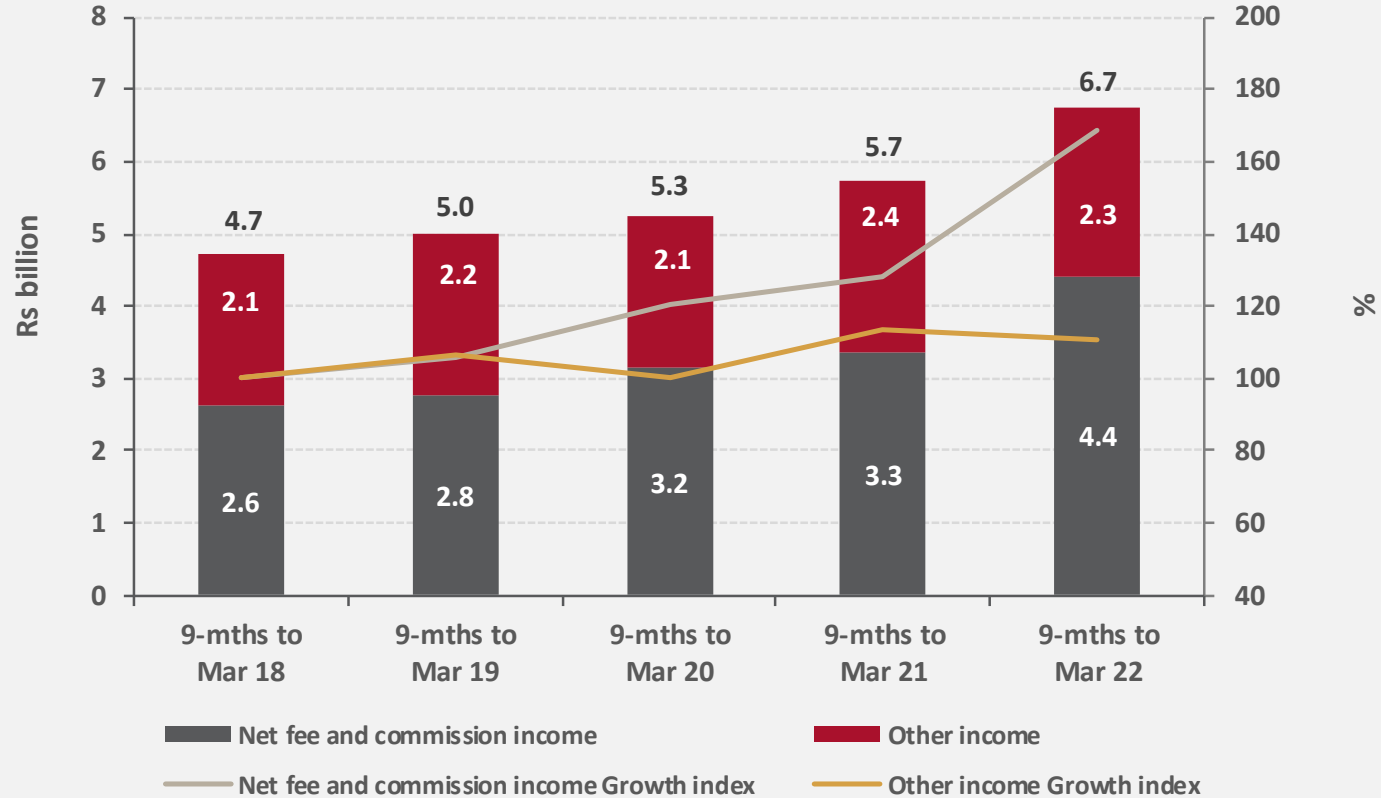


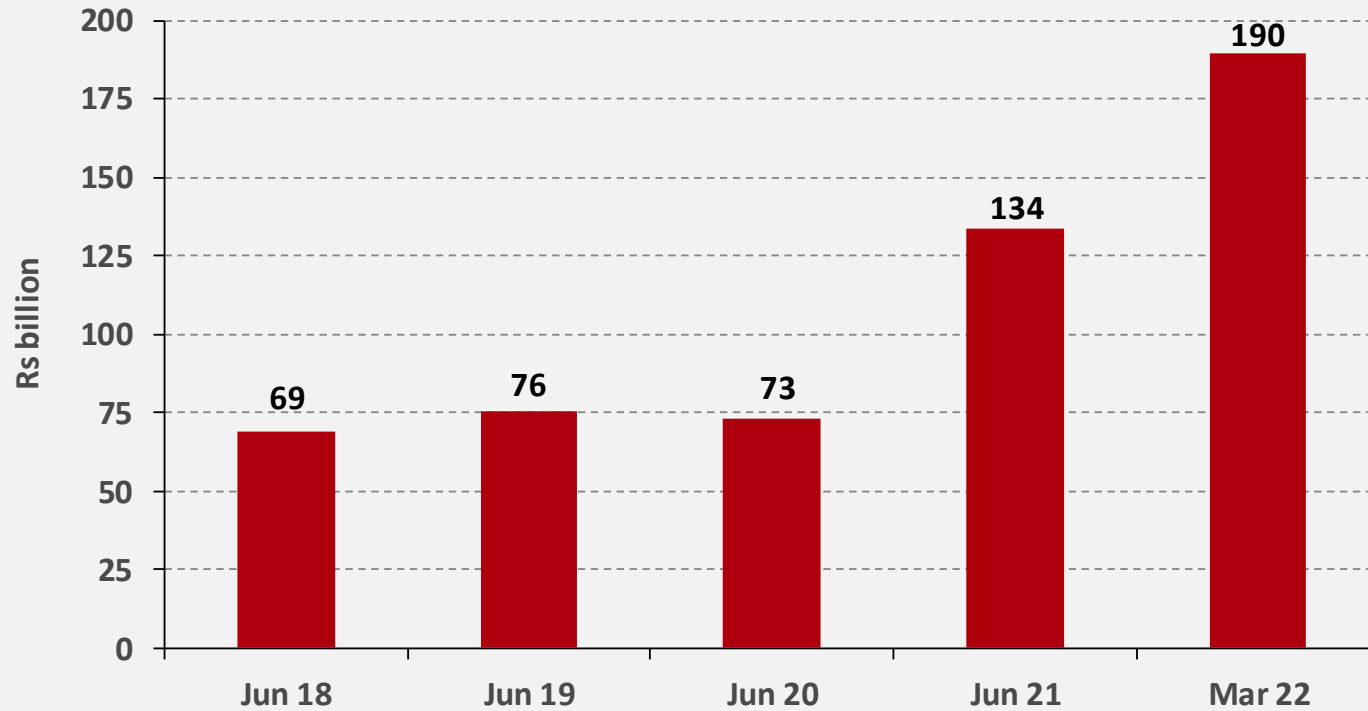
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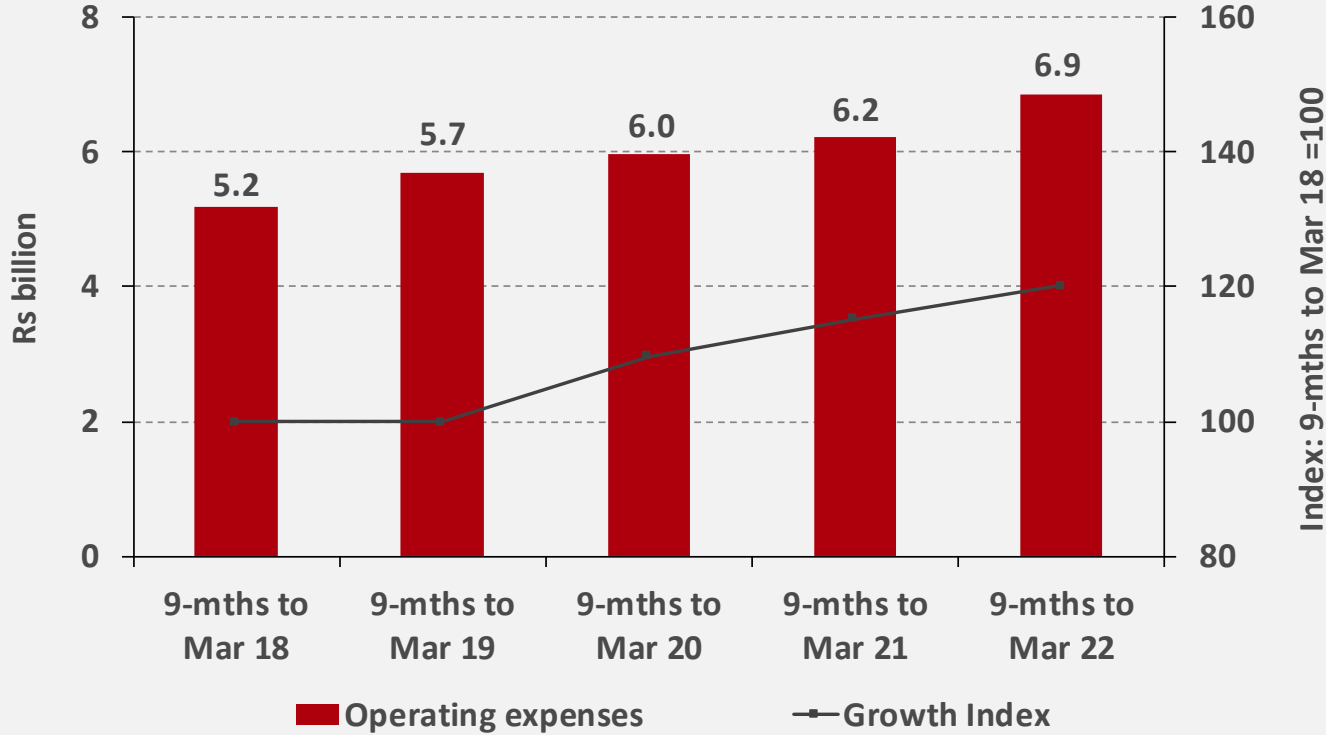


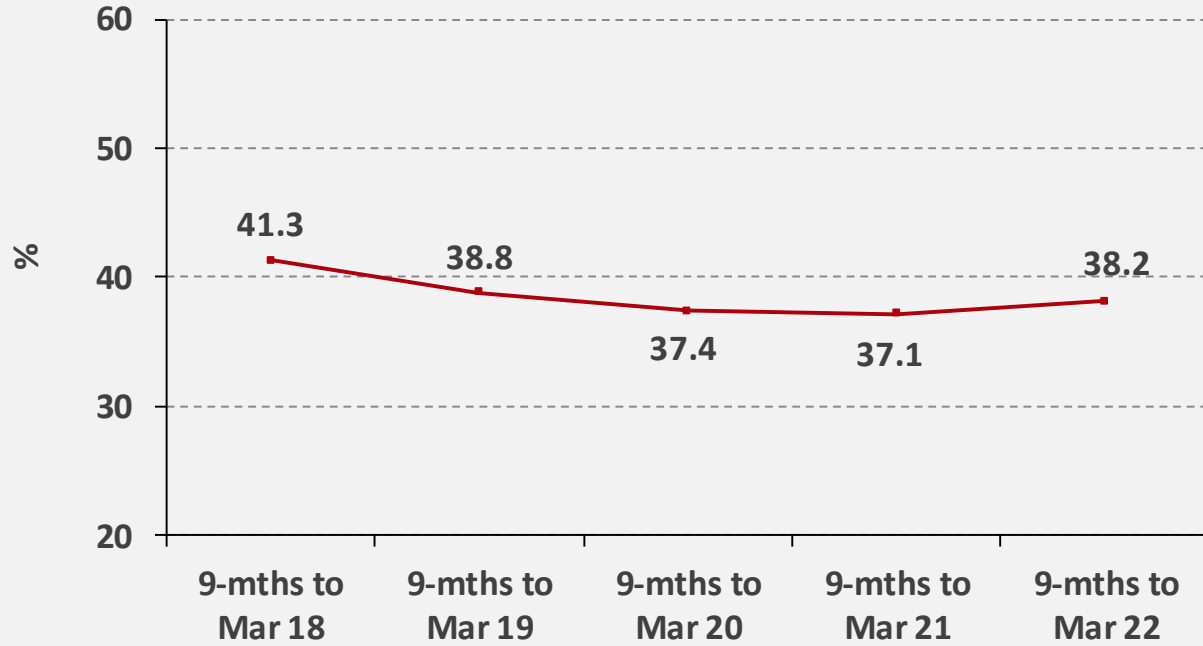
■ Long term loans ■ Medium term loans ■ Short term loans





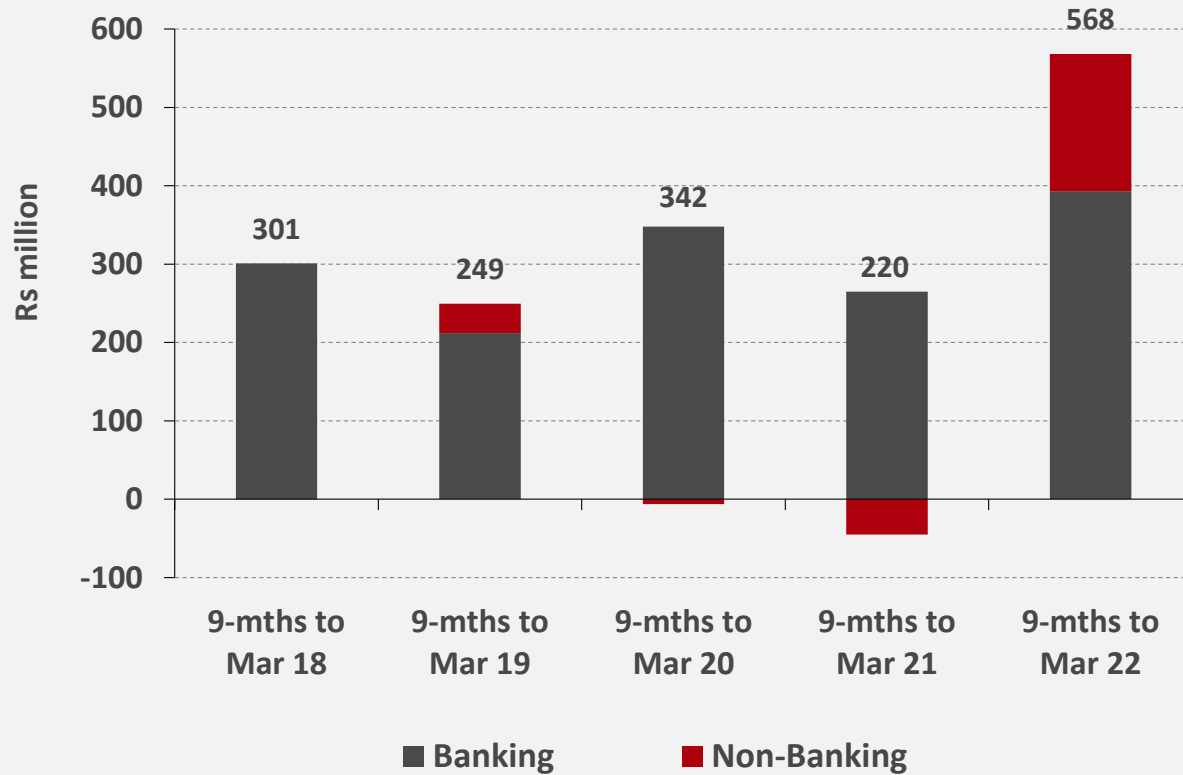


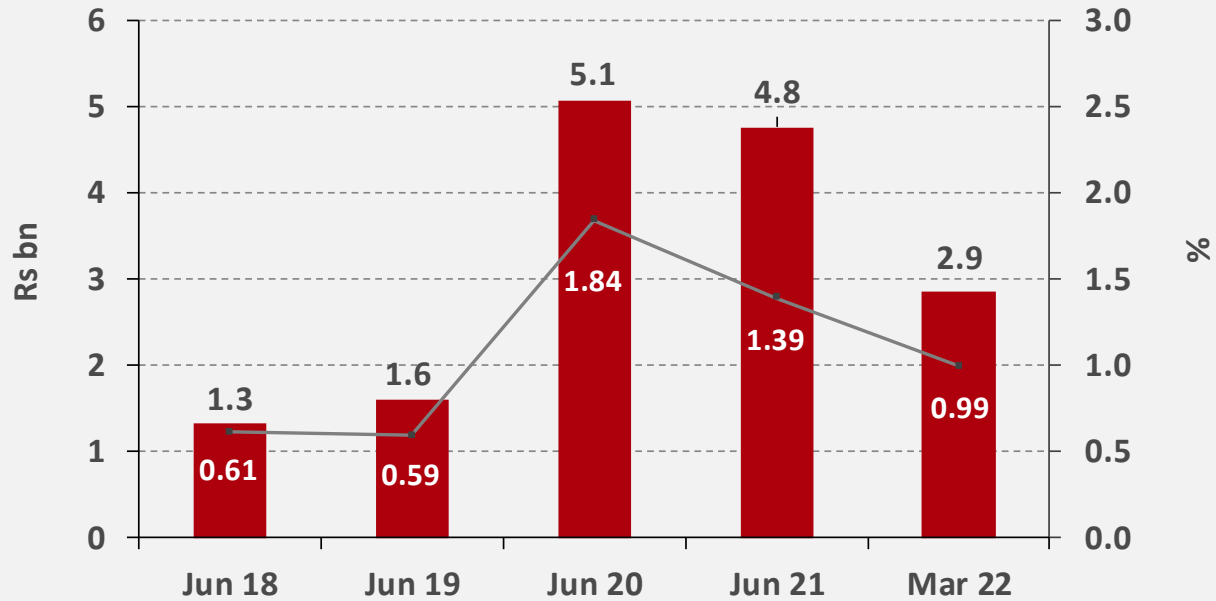




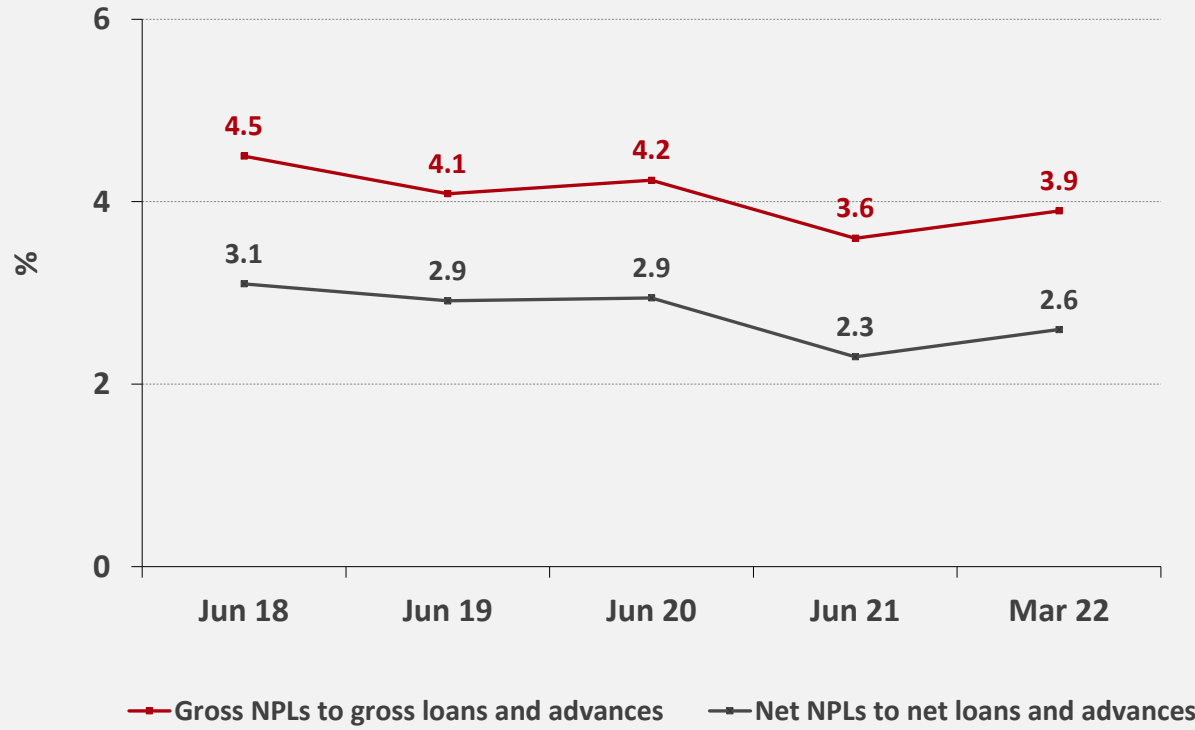


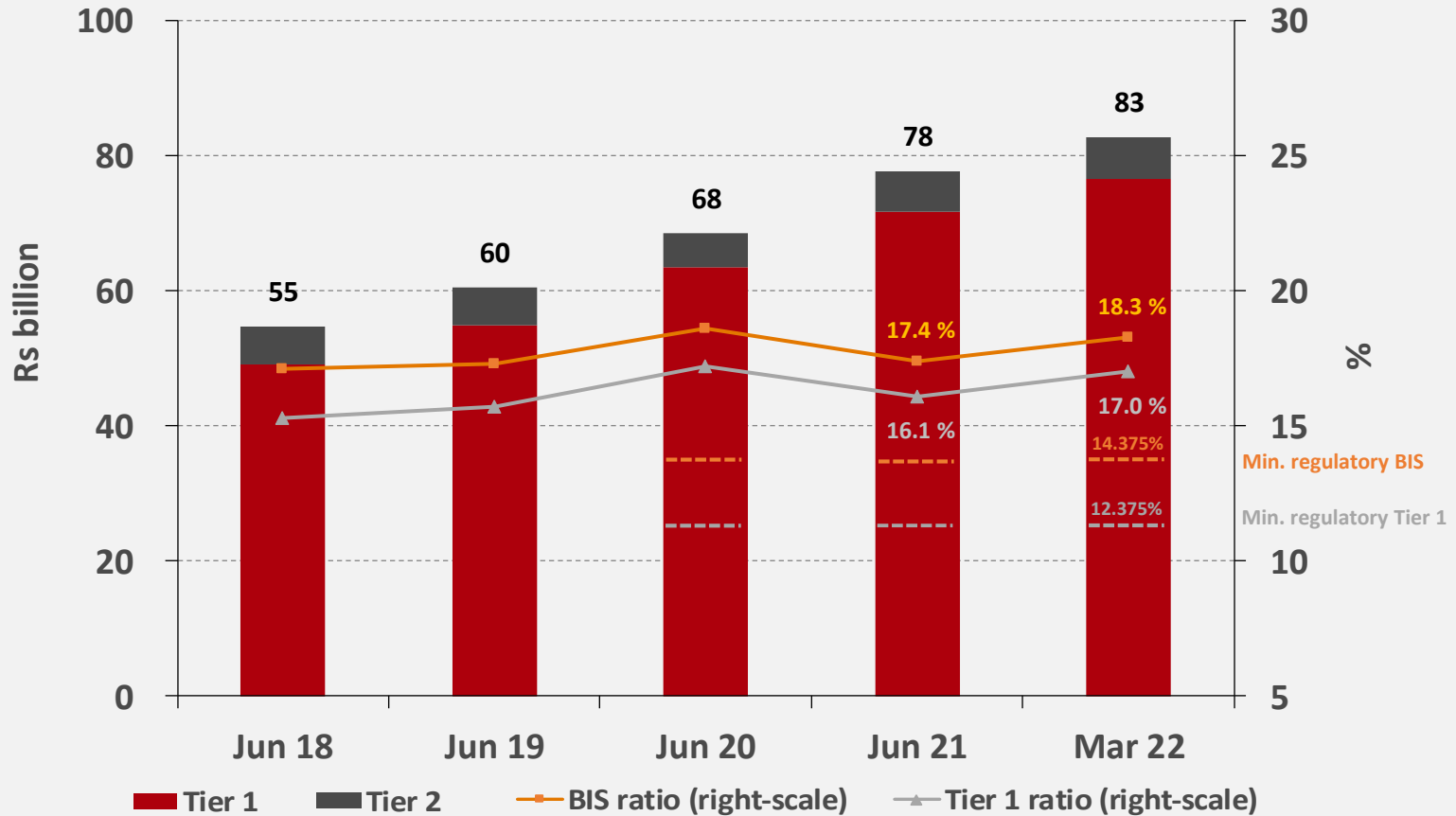
SHARE OF PROFIT OF ASSOCIATES





■ Credit impairment charges **—** As a % of gross loans and advances (right scale)

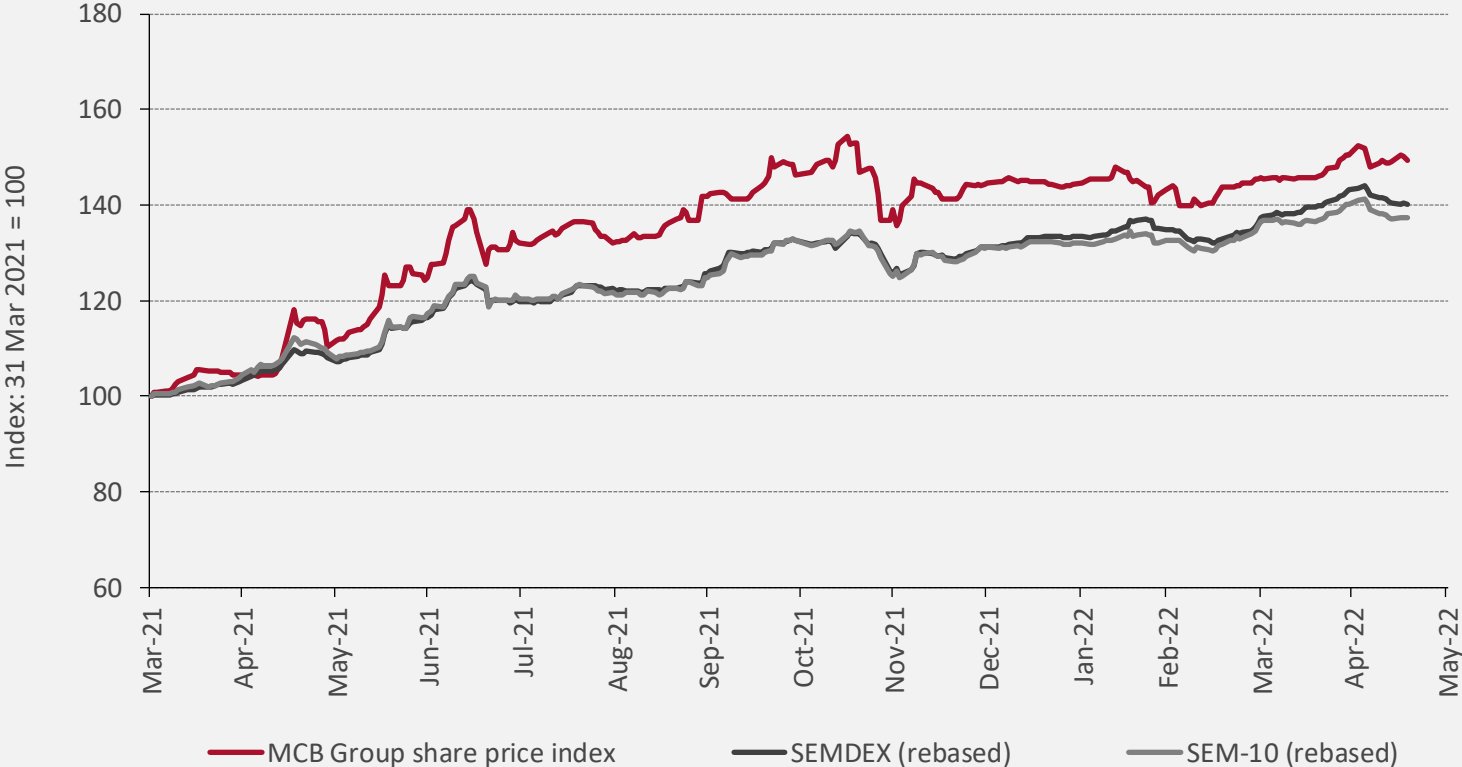




Note: As from 1 April 2022, banks are required to maintain a minimum BIS & Tier 1 ratio of 15% and 13% respectively



MCBG SHARE PRICE PERFORMANCE





THANK YOU

