

# INVESTOR FACTSHEET

October 2025

#### **COMPANY OVERVIEW**

**MCB Group** is a reputable and prominent regional banking and financial services provider, offering a comprehensive range of tailored and innovative solutions through its local and foreign subsidiaries and associates.



Established in

1838



Headquartered in

**Mauritius** 



Total assets of

**USD 22 billion** 



Workforce of

~ 4.900

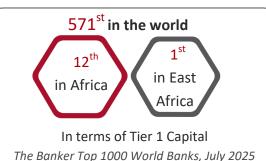
#### STOCK PROFILE

Listed since 1989 on the Official Market of the Stock Exchange of Mauritius (SEM) and forms part of MSCI Frontier Markets Africa & MSCI Frontier Markets EMEA Index (USD)



Constituent of SEM Sustainability Index (SEMSI)<sup>3</sup> & is awarded an 'A' MSCI ESG rating<sup>3</sup>

## MAIN RECOGNITION AND ACCOLADES



- MCB Ltd is investment-grade rated by Moody's Investors Service and is among the few financial Institutions rated as such in sub-Saharan Africa
- 53<sup>rd</sup> in Africa in terms of market capitalisation (African Business Top 250 Companies, May 2025)
- 10<sup>th</sup> in Africa in terms of assets (Jeune Afrique—300 Champions de la Finance, November 2024)
- Bank of the Year 2024 Africa Winner
  Bank of the Year 2024 for Mauritius
  (The Banker Bank of the Year Awards 2024)
- Best Regional Bank Southern Africa (African Banker Awards 2025)
- Best Bank in Mauritius (Euromoney Awards for Excellence 2025)
- Best Private Bank in Mauritius and Best Innovation in Retail Banking Mauritius (International Banker 2024)
- Winner in the Financial Services category (PwC Sustainability Awards 2024)

## CREDIT RATINGS - MCB LTD

Agency	Outlook	Long Term	Short Term
Moody's Investor Service	Negative	Baa3	P-3
CARE Ratings (Africa) Private Limited	Stable	AAA*	
	* Pertains to the servicing of financial obligations in Mauritius		

<sup>&</sup>lt;sup>1</sup> excludes foreign currency denominated, GBL and international companies

<sup>&</sup>lt;sup>2</sup> excludes one-off transactions

both providing a benchmarking measure against a set of internationally environmental, social and governance criteria

#### **KEY FACTS AND FIGURES**

#### Market positioning by cluster

MCB Group Ltd is the ultimate holding company of the Group. The subsidiaries and associates thereof operate under 3 business clusters: 'Banking', 'Non-banking financial' and 'Other investments'. MCB Investment Holding Ltd, a wholly-owned subsidiary of MCB Group Ltd, is the holding company of all the banking investments of the Group, namely MCB Ltd and overseas banking subsidiaries and associates.



For more information on MCB Group structure, please refer to MCB Group website

#### BANKING

## **Domestic (MCB Ltd) Employees Customers**

~ 1.2 million

~ 4,100



38



**POS Terminals** 

16,000



**Internet Banking** subscribers ~ 340,000



'Juice' mobile service subscribers

~ 680,000

#### MCB Ltd market share

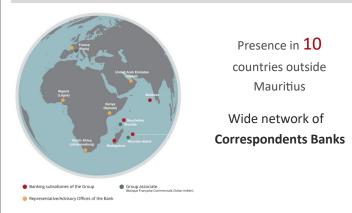
#### Credit to the economy Local currency deposits



MCB Ltd



## Foreign Involvement (MCB Ltd)



#### **Growing our international footprint**

- Position the Bank as a prominent player within the Energy & Commodities segment and gradually build an African Power and Infrastructure franchise
- Deepen relationships with regional and international corporates and private equity funds mainly doing business in Africa
- Explore opportunities in metals and minerals with a particular focus on base metals
- Enhance our network of correspondent banks to become more prominent in the African as well as regional financial institution landscape and better service the crossborder and investment needs of our corporate clients
- · Bolster the Bank's Global Markets offerings by providing adapted treasury management, trading, liquidity and structuring solutions
- Expand our International Wealth business, with a focus on External Asset Management and International Private banking
- Drive the cross-border payment strategy focused on the development and deployment of innovative, scalable and differentiating payment solutions
- · Reinforce our proximity with our clients in key markets leveraging our strong network of Hub Offices in South Africa, Kenya, Nigeria, UAE and France

### NON-BANKING FINANCIAL

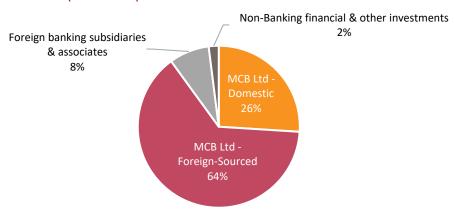
- MCB Capital Markets Ltd
  - 18 dedicated funds and structured products
  - AUM of some USD 1.2 billion
- Major player in leasing and factoring
- Provider of micro-finance

### FINANCIAL HIGHLIGHTS

	Financial year		
	2025	2024	2023
Income Statement (Rs m)			
Operating income	42,160	37,010	31,792
Operating profit before impairment	26,413	23,423	20,535
Operating profit	22,908	19,739	16,891
Profit before tax	22,942	20,321	17,758
Attributable profit	18,065	16,045	14,133
Statements of financial position (Rs m)			
Total assets	1,006,994	937,198	829,981
Total loans (net)	402,388	408,742	363,065
Total deposits	740,373	706,859	597,766
Other borrowed funds	86,761	66,579	87,657
Shareholders' funds	117,703	103,259	89,763
Ratios (%)			
Return on average total assets (ROA)	1.9	1.8	1.8
Return on average equity (ROE)	16.4	16.6	16.9
Net customer loans and advances to customer deposit ratio (%)	60.6	65.5	66.0
Cost to income ratio	37.4	36.7	35.4
BIS risk adjusted ratio	22.0	20.5	19.2
of which Tier 1	19.6	18.0	16.7
Gross NPL ratio	3.0	3.1	3.2
Investor Data			
Earnings per share - Diluted (Rs)	70.13	63.65	57.66
Earnings yield (%)	16.3	16.8	18.4
Net assets value per share (Rs)	453.7	407.9	364.2
Price earnings ratio (times)	6.1	6.0	5.4
Price/NAV ratio (times)	0.9	0.9	0.9

Note: Capital adequacy ratios are based on Basel III

## GROUP PROFIT DISTRIBUTION (JUNE 2025)



## KEY DATES

November 2025 — Release of Q1 results to 30 September 2025

November 2025 — Annual Meeting of Shareholders

**February 2026** — Release of half-year results to 31 December 2025

May 2026 — Release of nine months results to 31 March 2026

June 2026 — Declaration of interim dividend



### **INVESTOR RELATIONS UNIT**

Address: Sir William Newton Street Tel: +230 202 5134 Email: investor.relations@mcbgroup.com

Port Louis +230 202 5558 **Website:** www.mcbgroup.com

Republic of Mauritius