



First quarter results for FY 2020/21

Earnings Call presentation

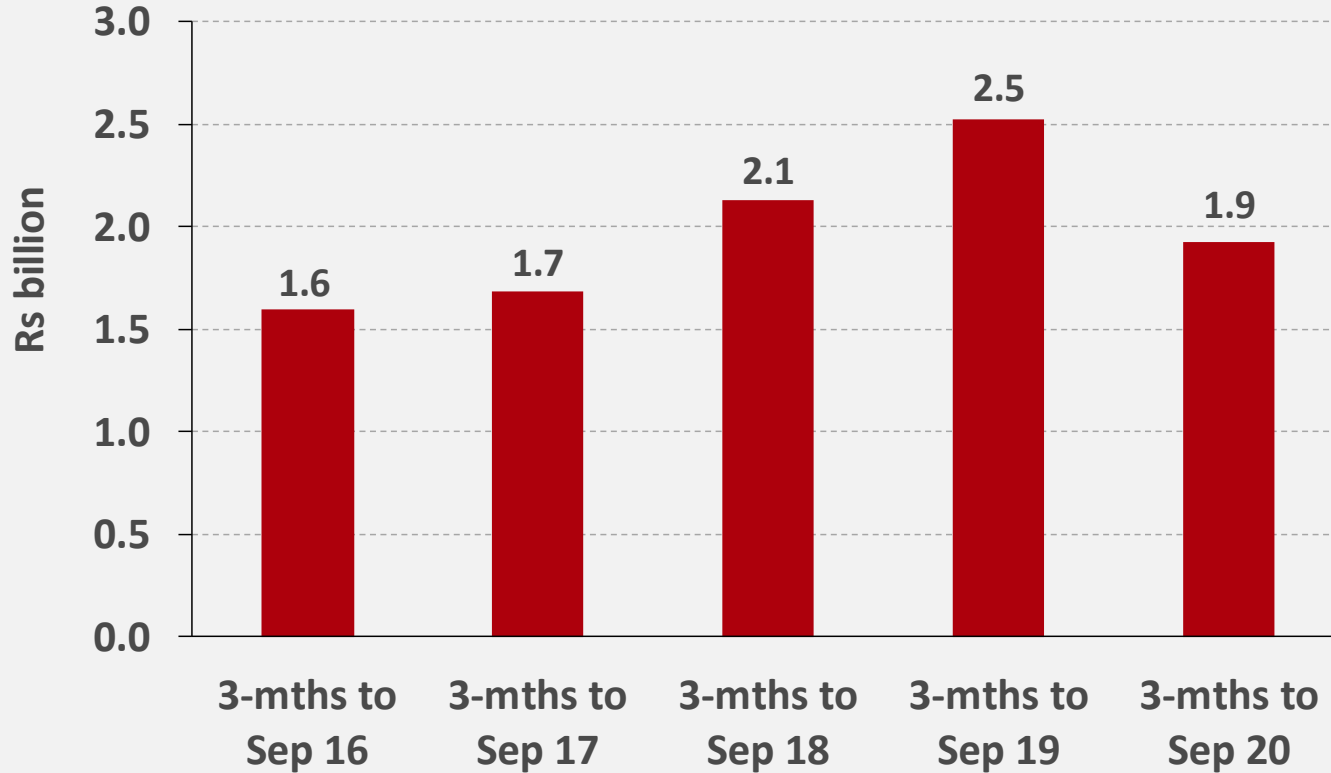


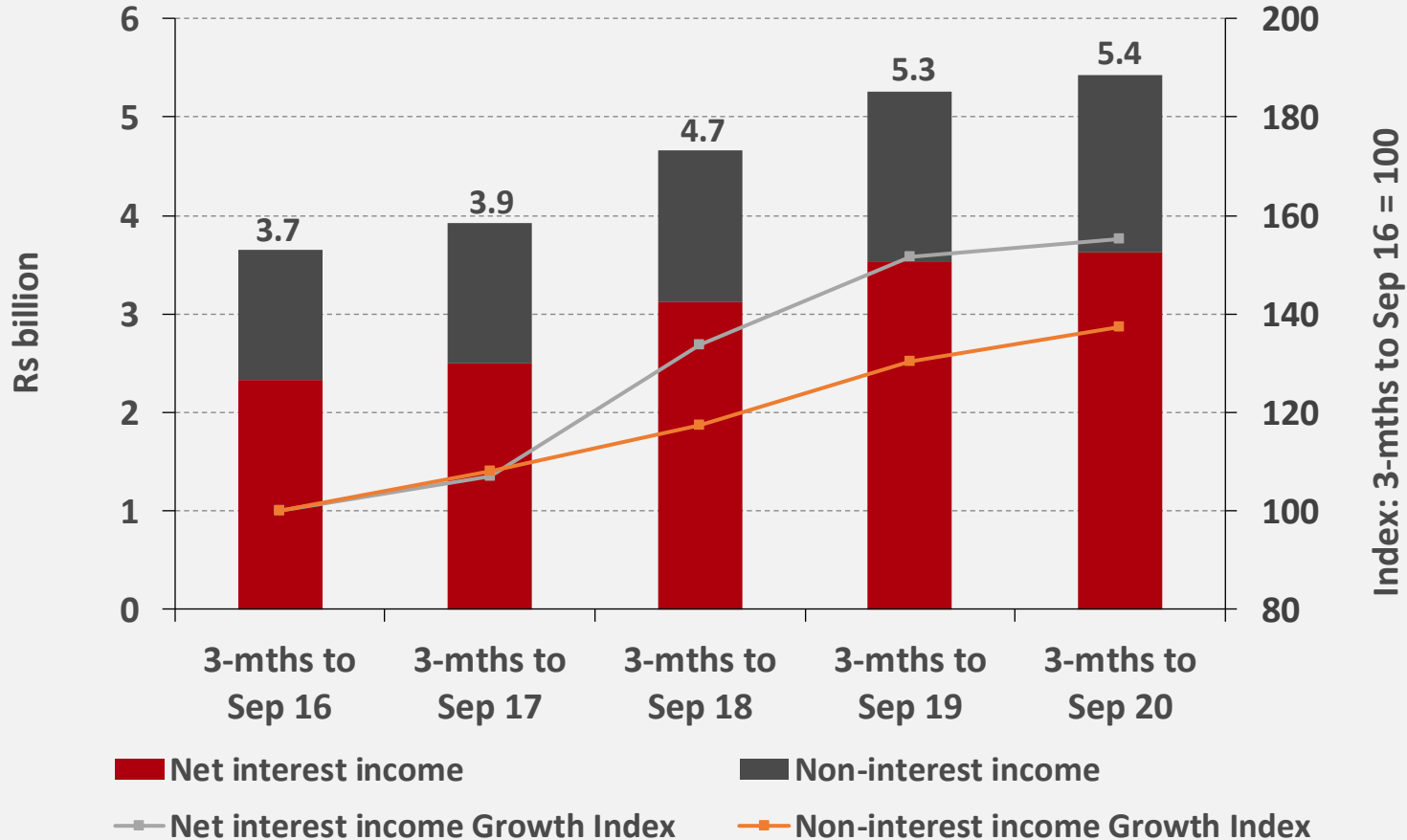


FINANCIAL PERFORMANCE



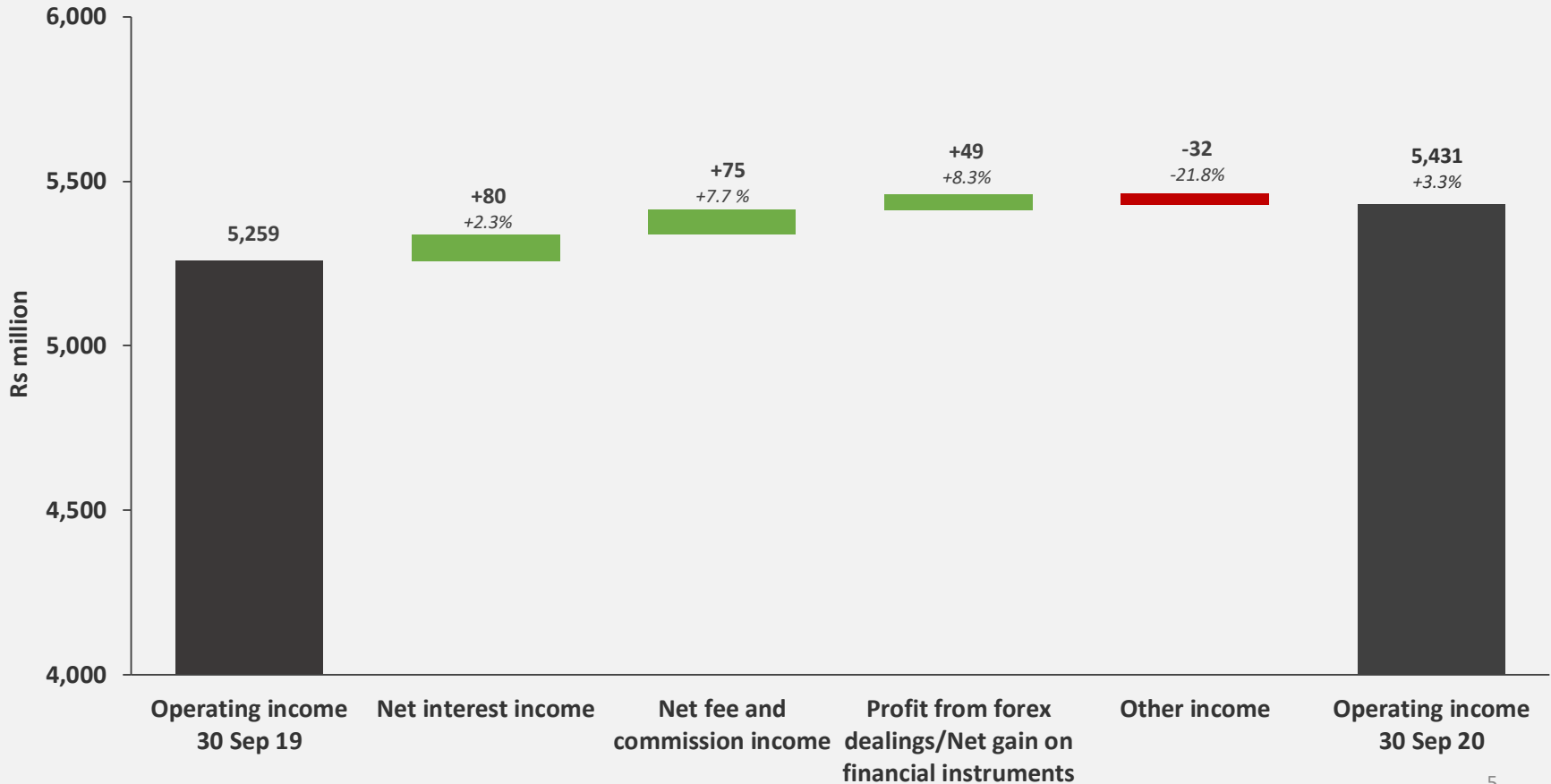
PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS

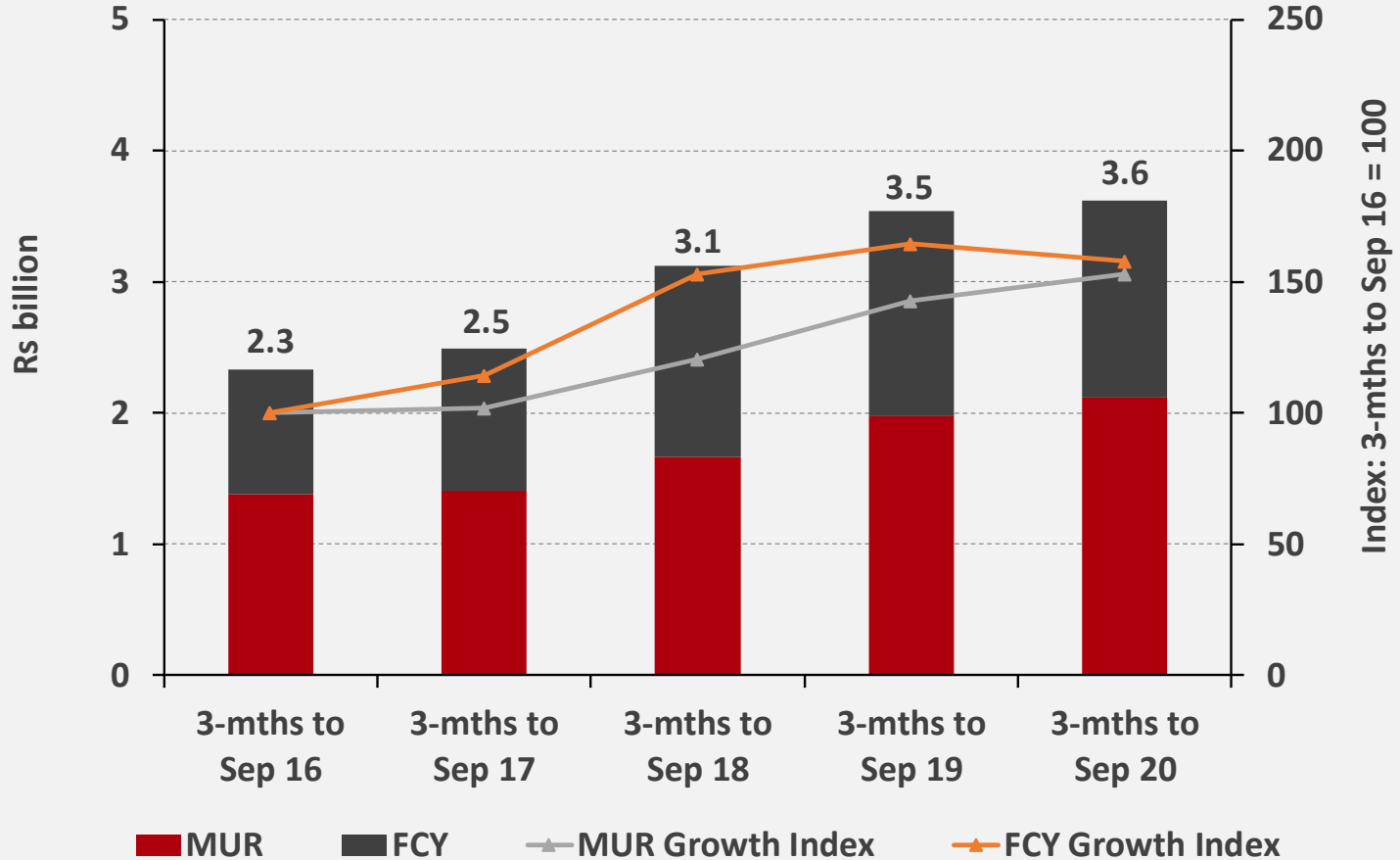


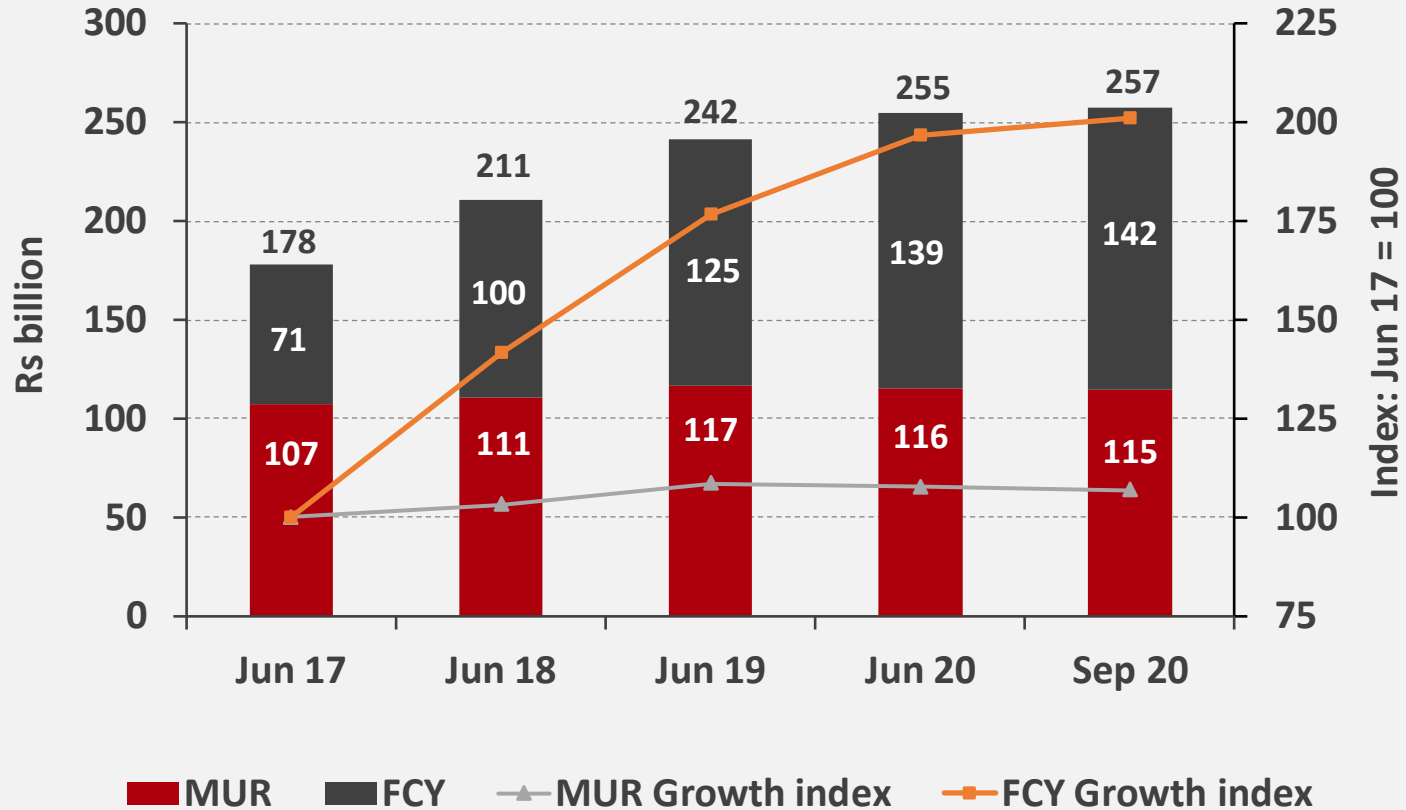




OPERATING INCOME (ii)



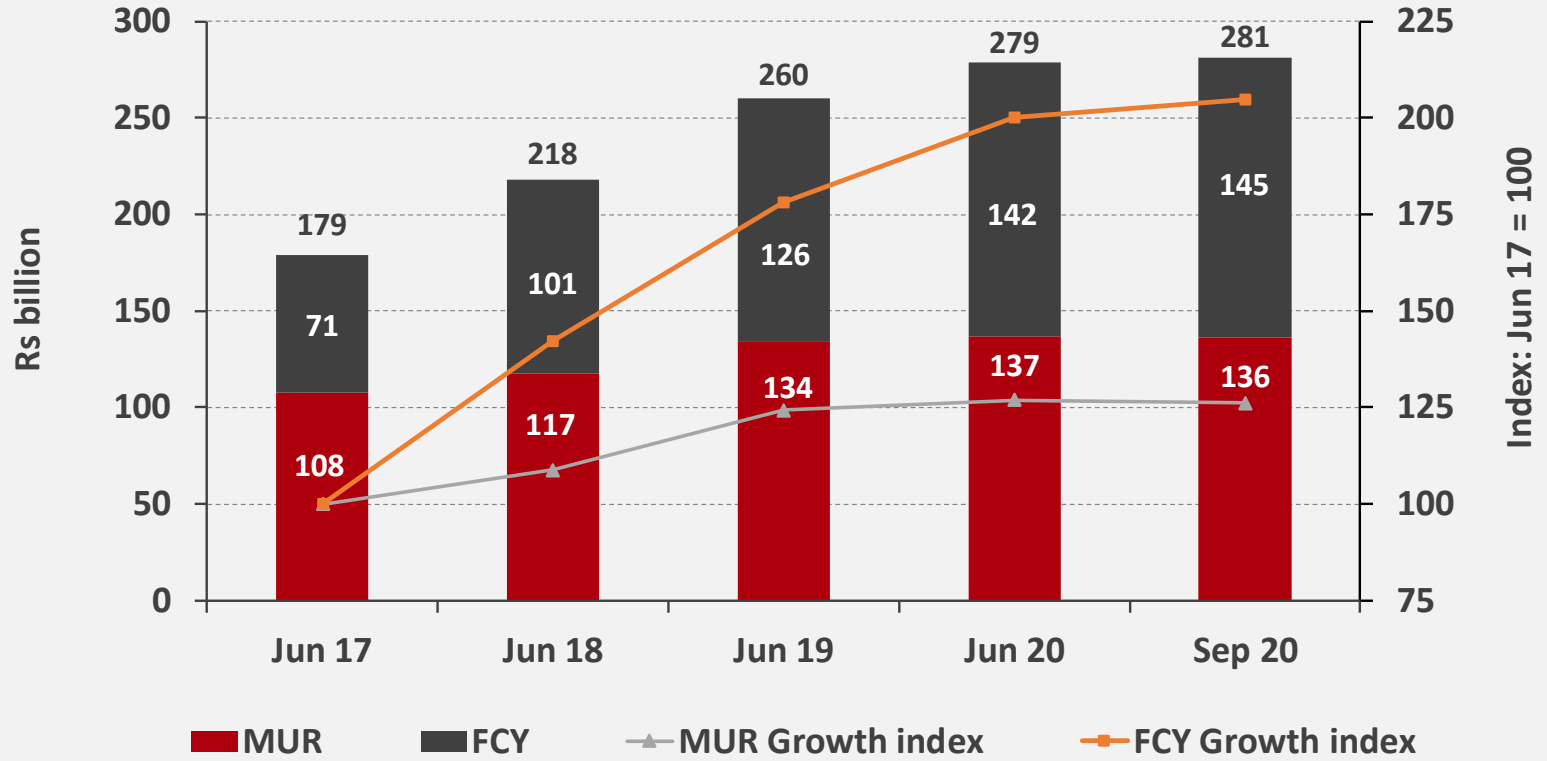




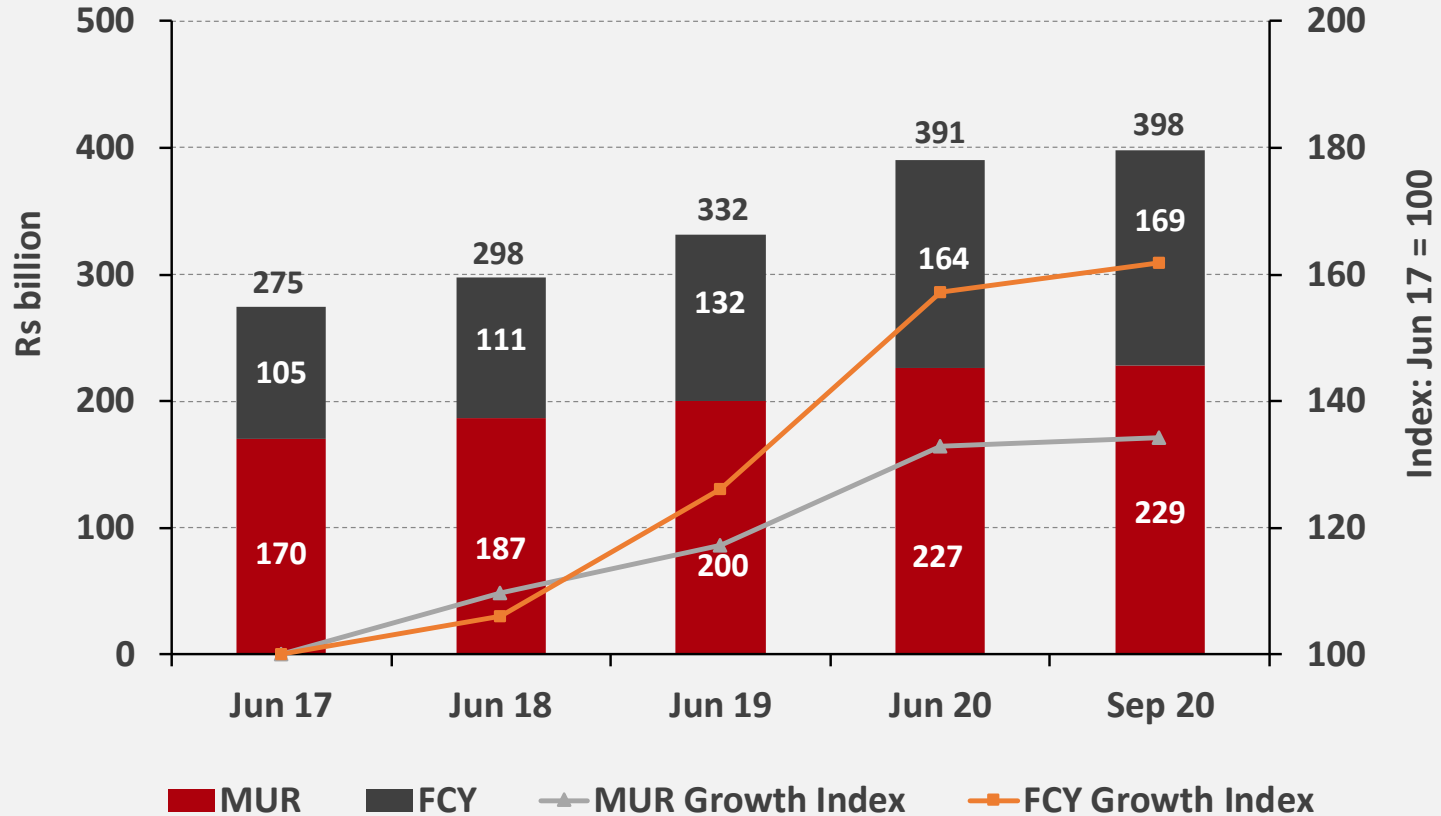
Note: Figures exclude Corporate Notes



GROSS LOANS (INCL. NOTES)

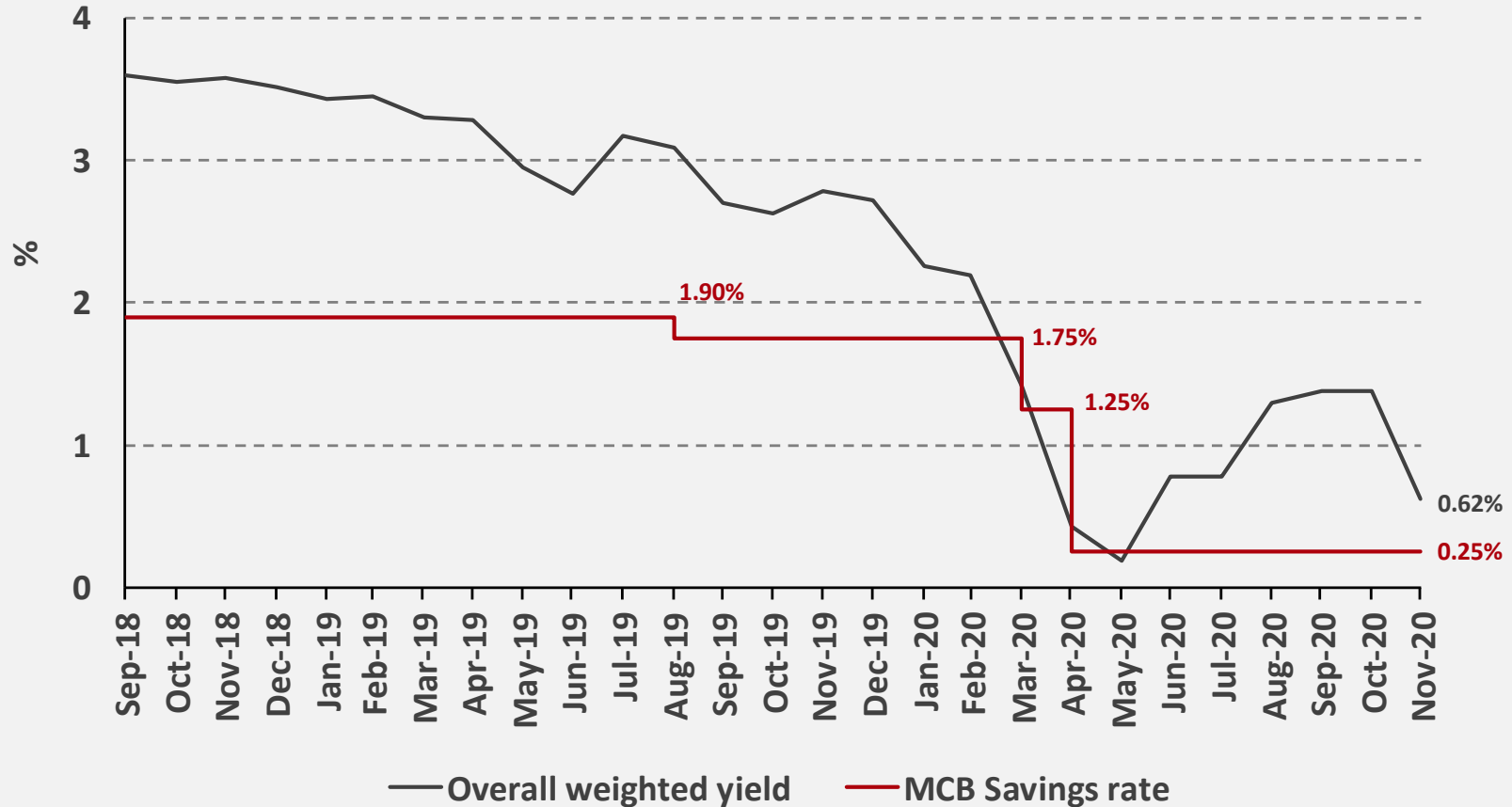


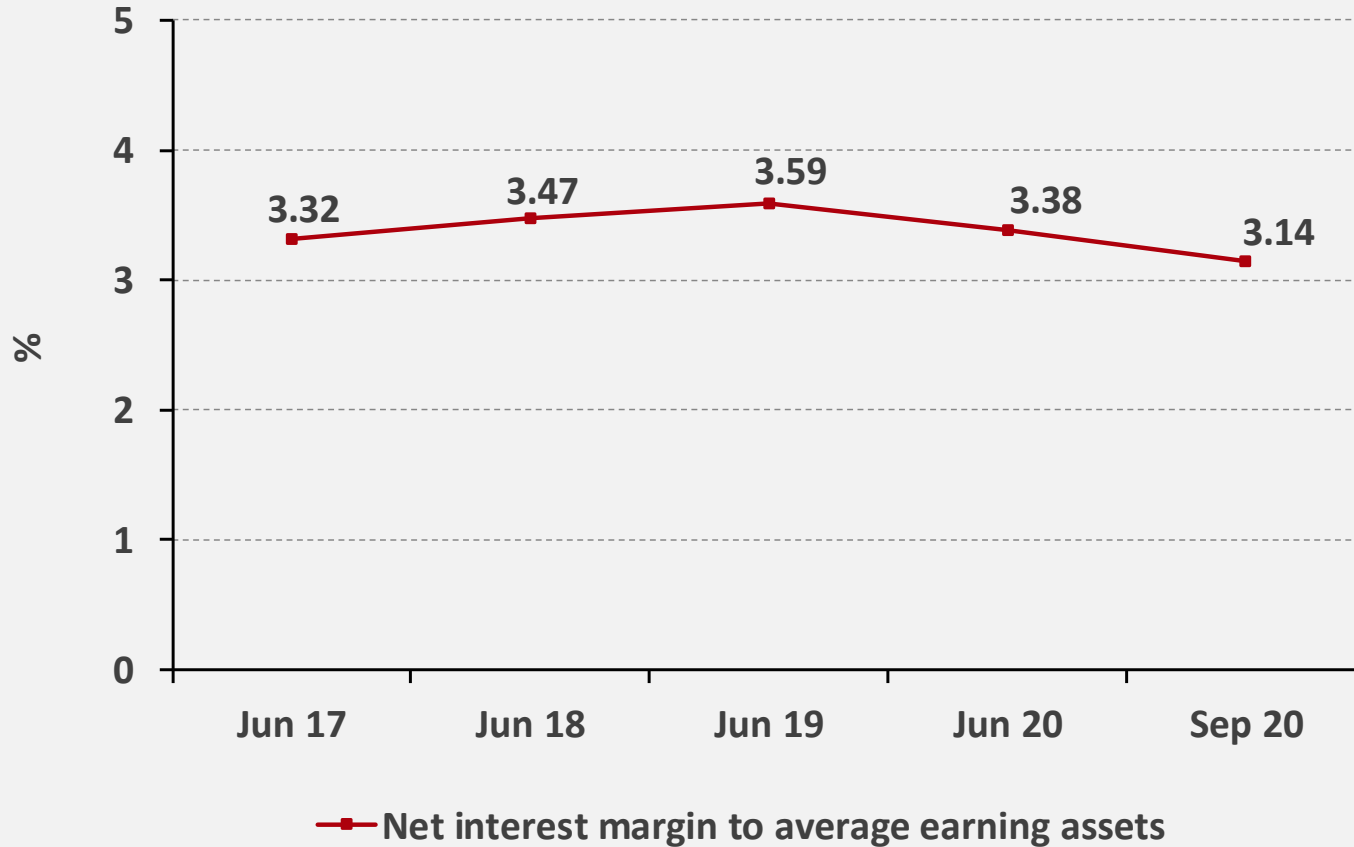
Note: Figures include Corporate Notes

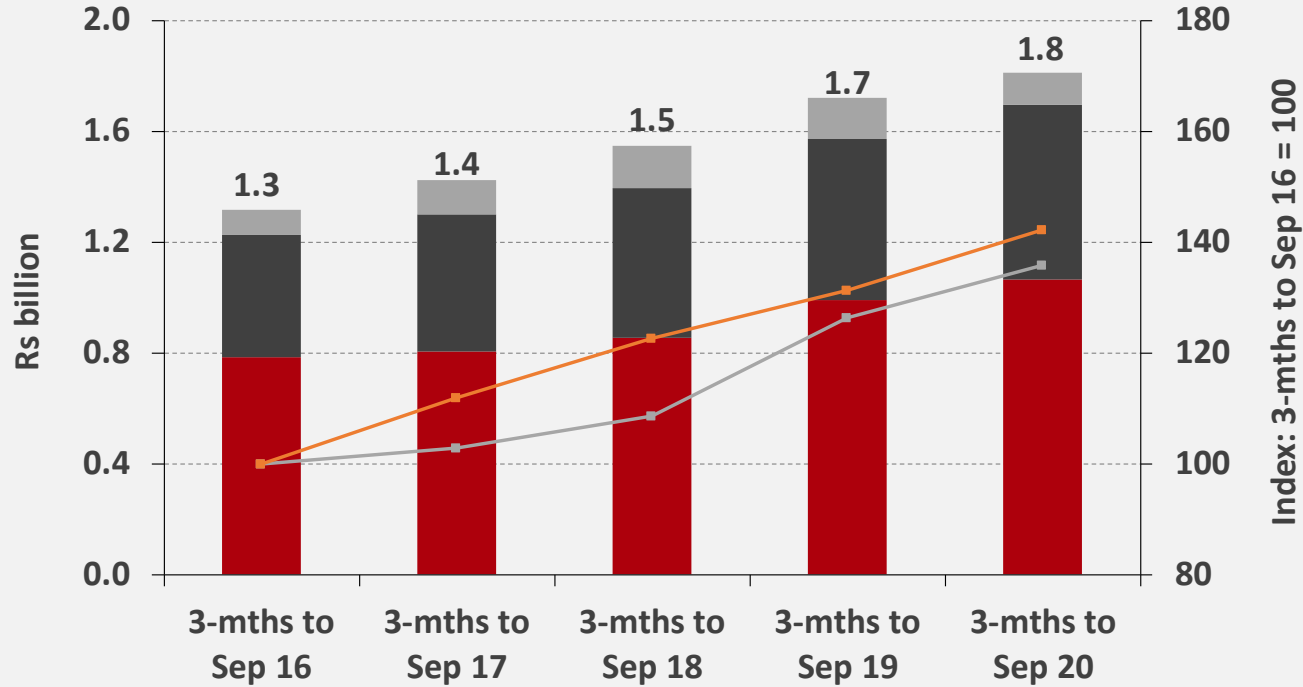




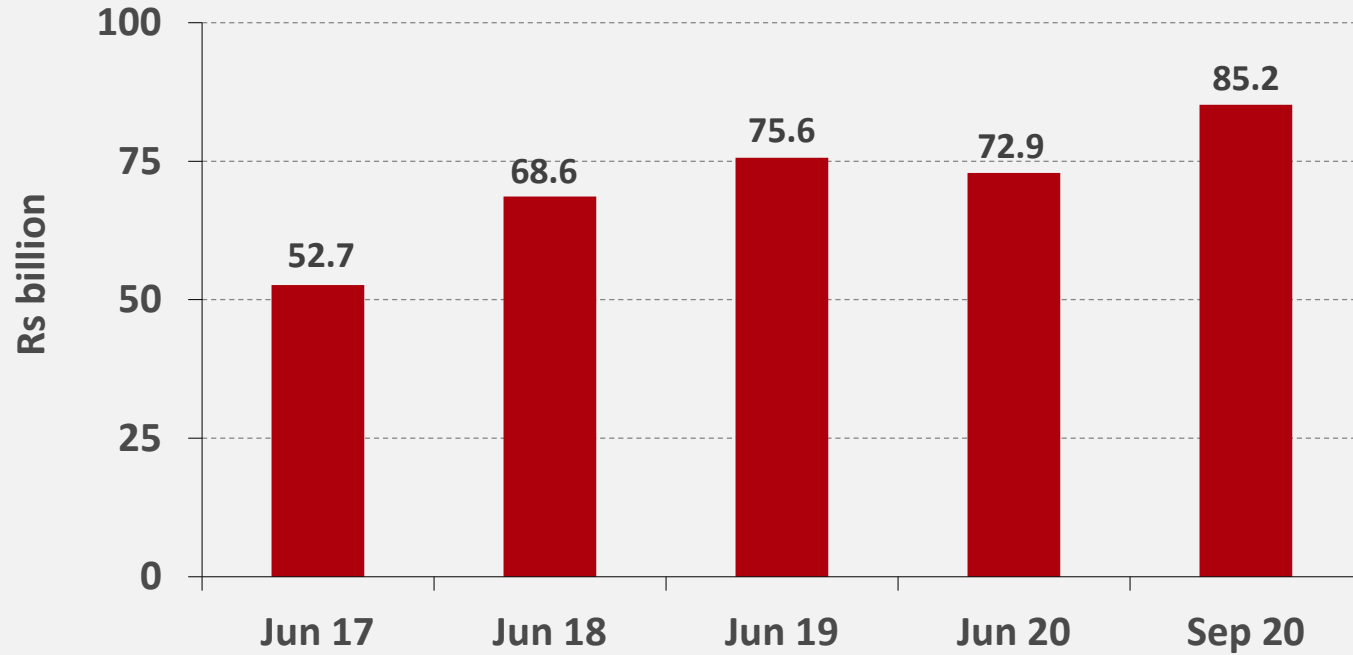
EVOLUTION OF T-BILLS RATE V/S SAVINGS RATE

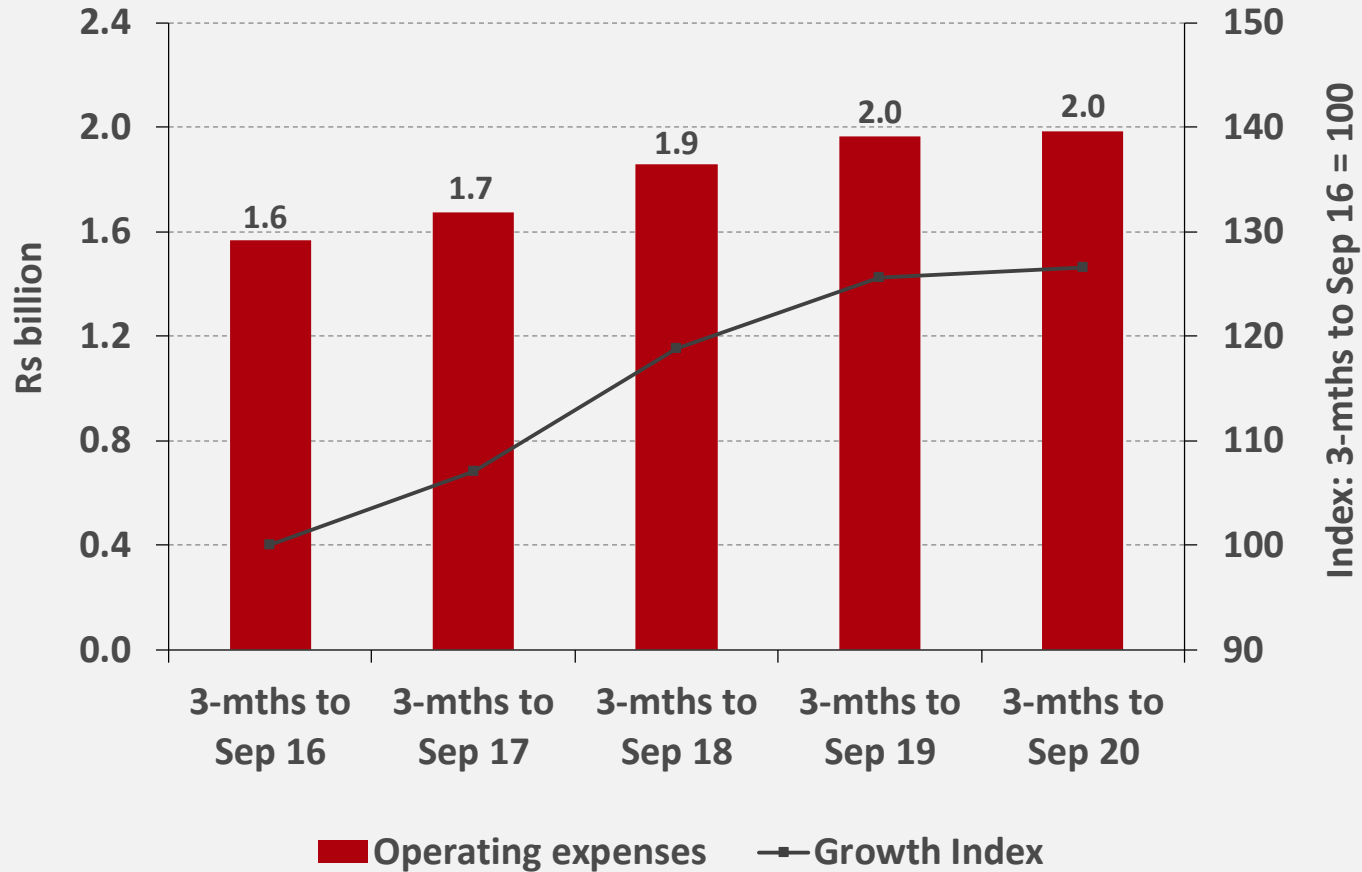


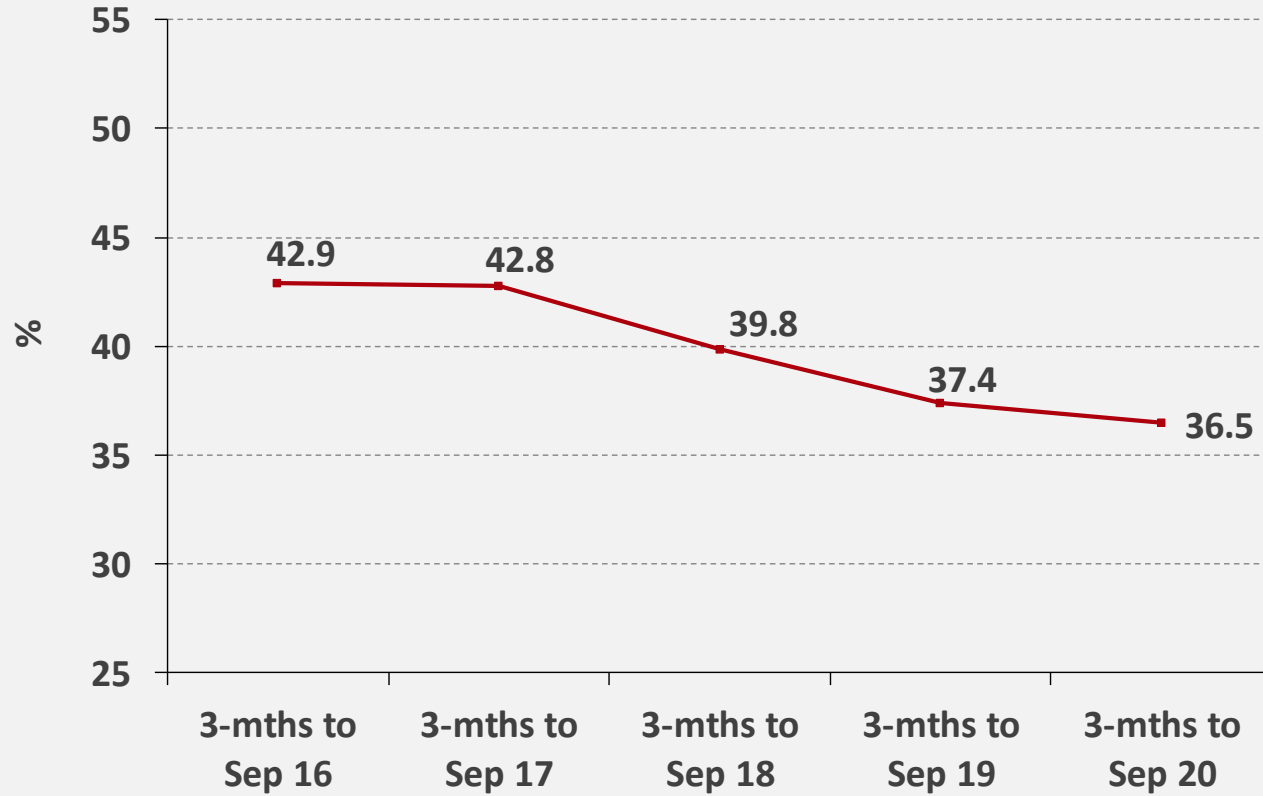




- Net fee and commission income
- Profit from forex dealings/Net gain on financial instruments
- Other income
- Net fee and commission income Growth index
- Profit from forex dealings/Net gain on financial instruments Growth index

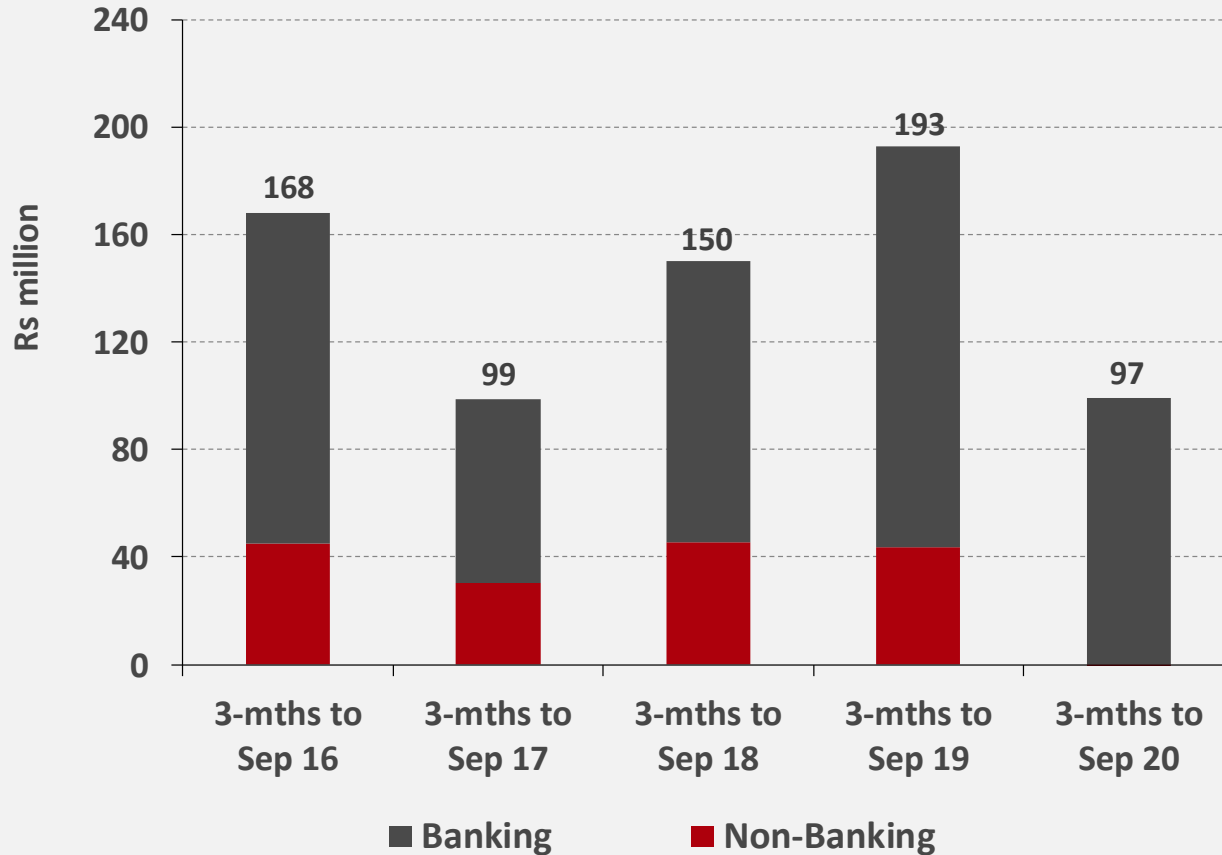






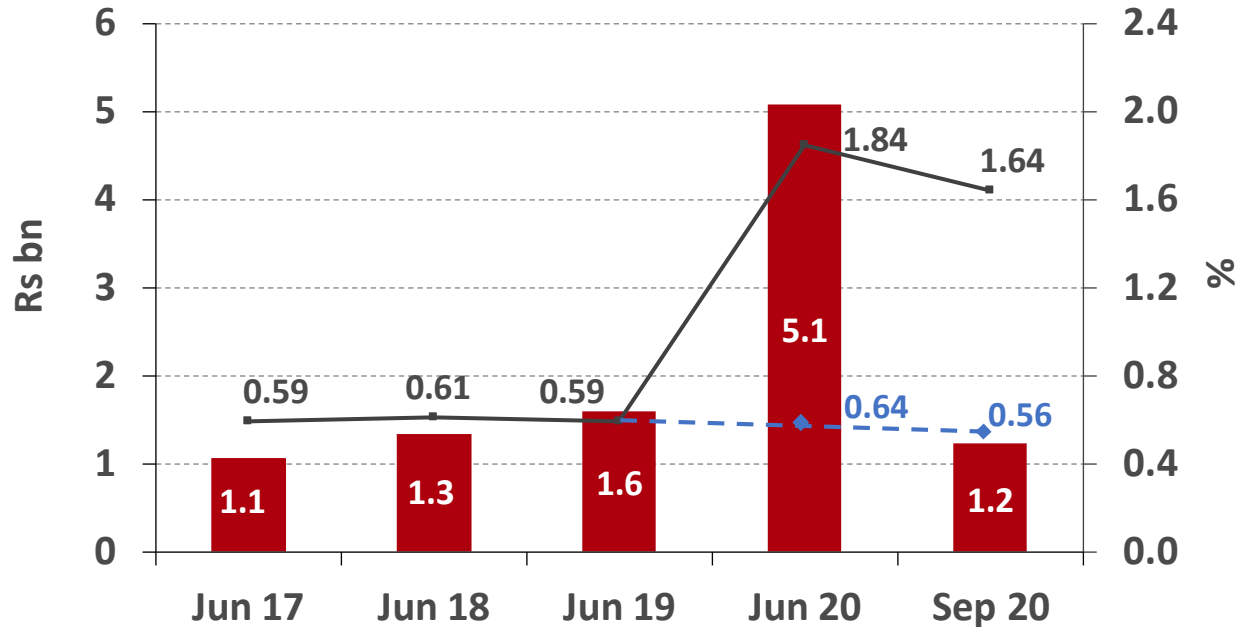


SHARE OF PROFIT OF ASSOCIATES





CREDIT IMPAIRMENT CHARGES

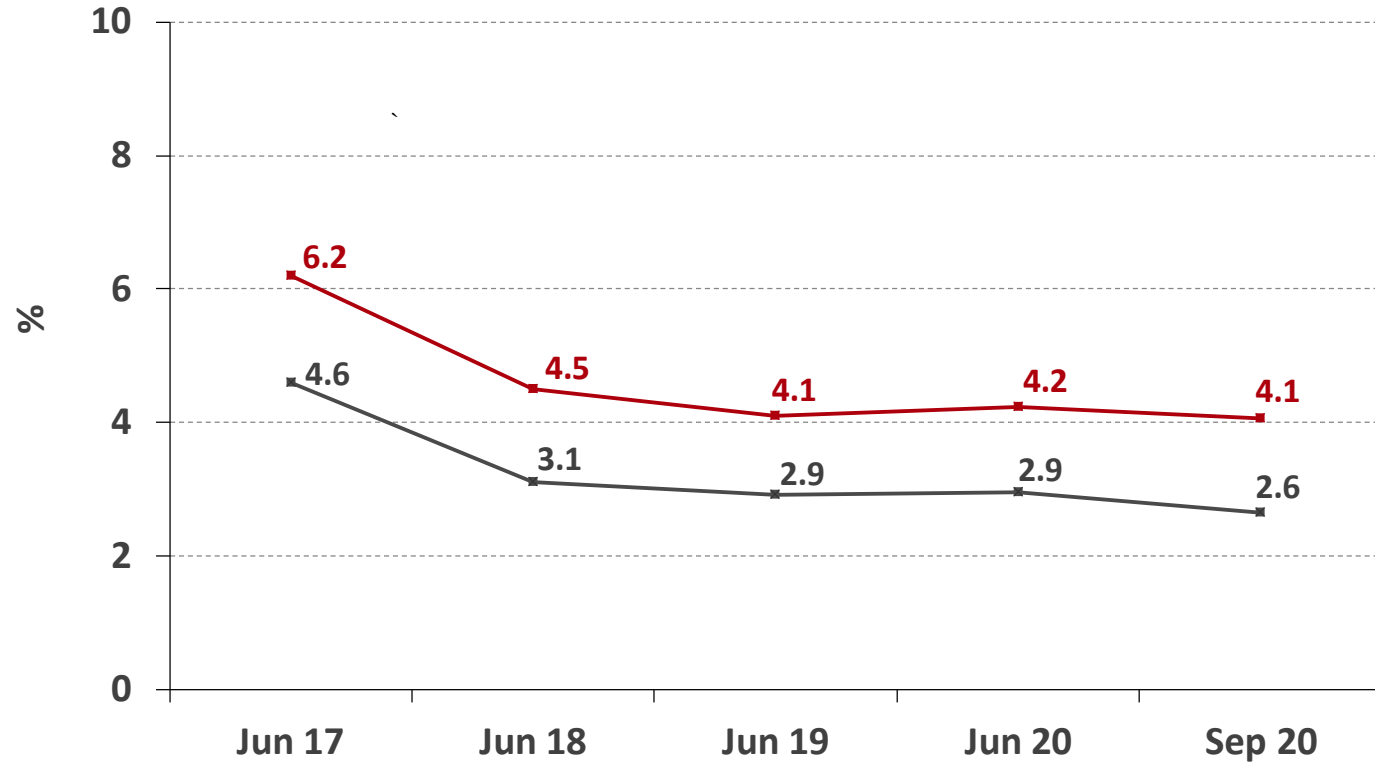


■ Credit impairment charges

— 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 Sep 20 relate to three months while the ratio has been annualised



— Gross NPLs to gross loans and advances — Net NPLs to net loans and advances

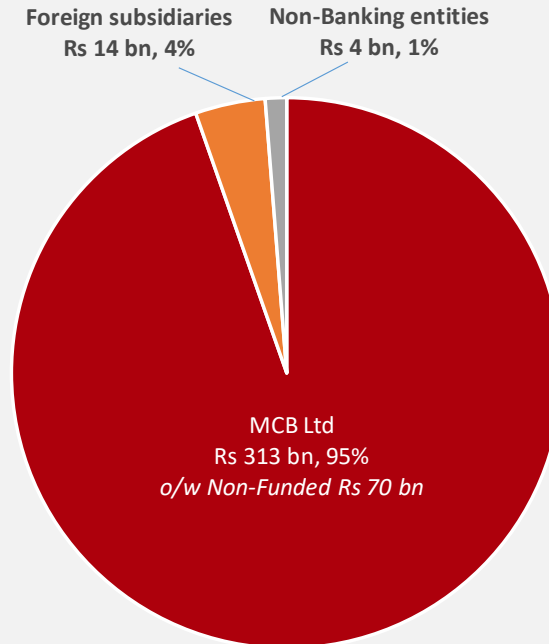


PORTFOLIO ASSESSMENT



As at 30 September 2020

Rs 331 bn



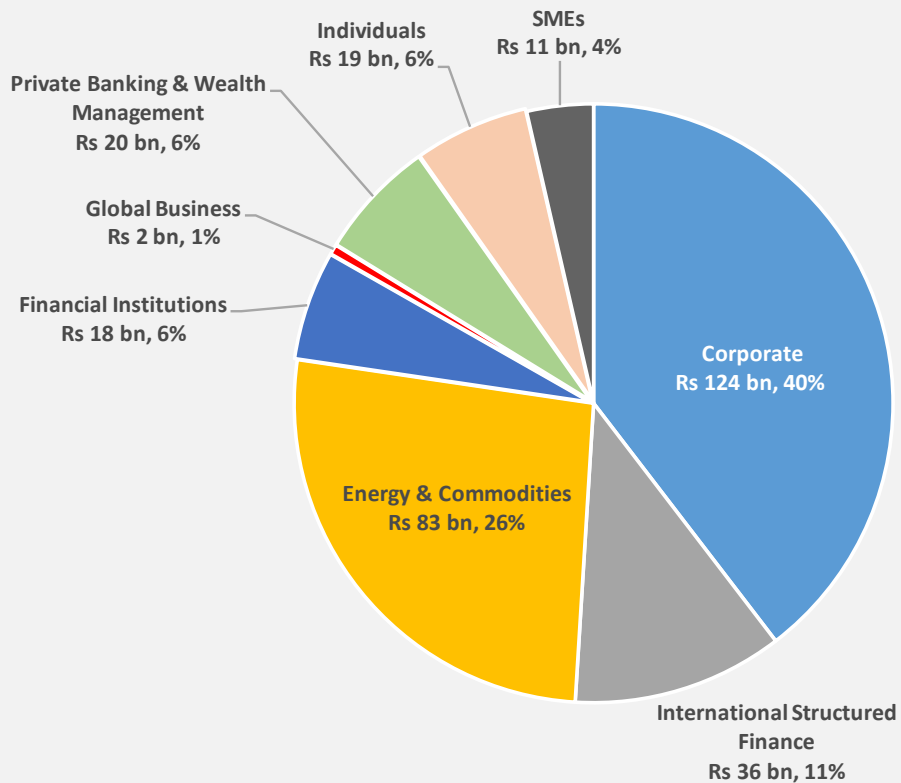
Note: Excludes Corporate Notes



MCB LTD EXPOSURES BY LOBs | ON AND OFF BALANCE SHEET

As at 30 September 2020

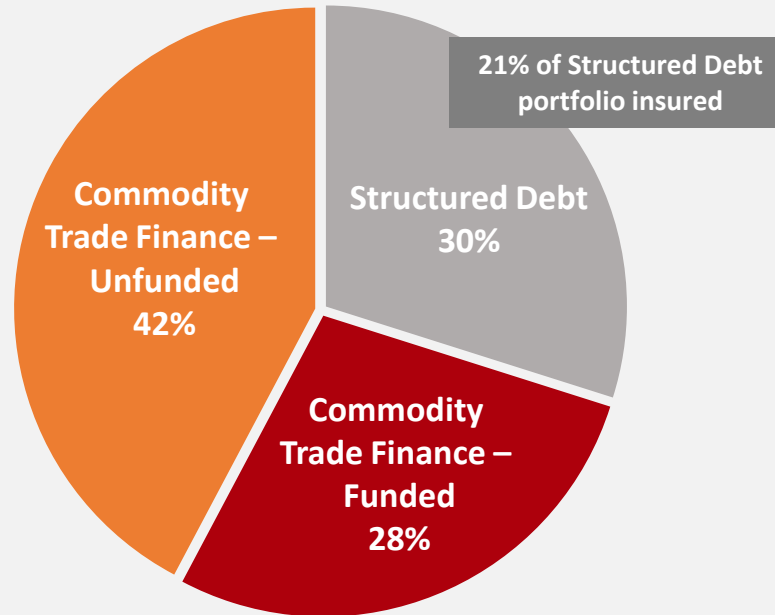
Rs 313 bn





As at 30 September 2020

Rs 83 bn



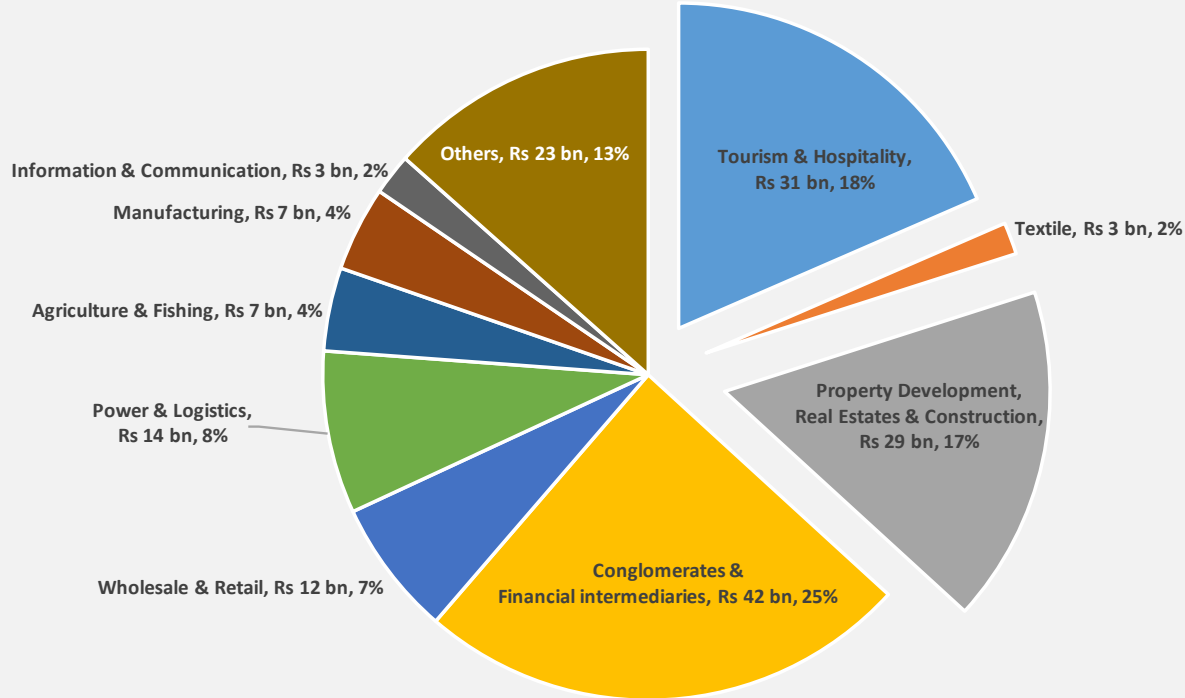


SECTOR-WISE DISTRIBUTION OF CORPORATE EXPOSURES

Domestic & international corporates, structured finance & SME (non-individuals)

As at 30 September 2020

Rs 171 bn



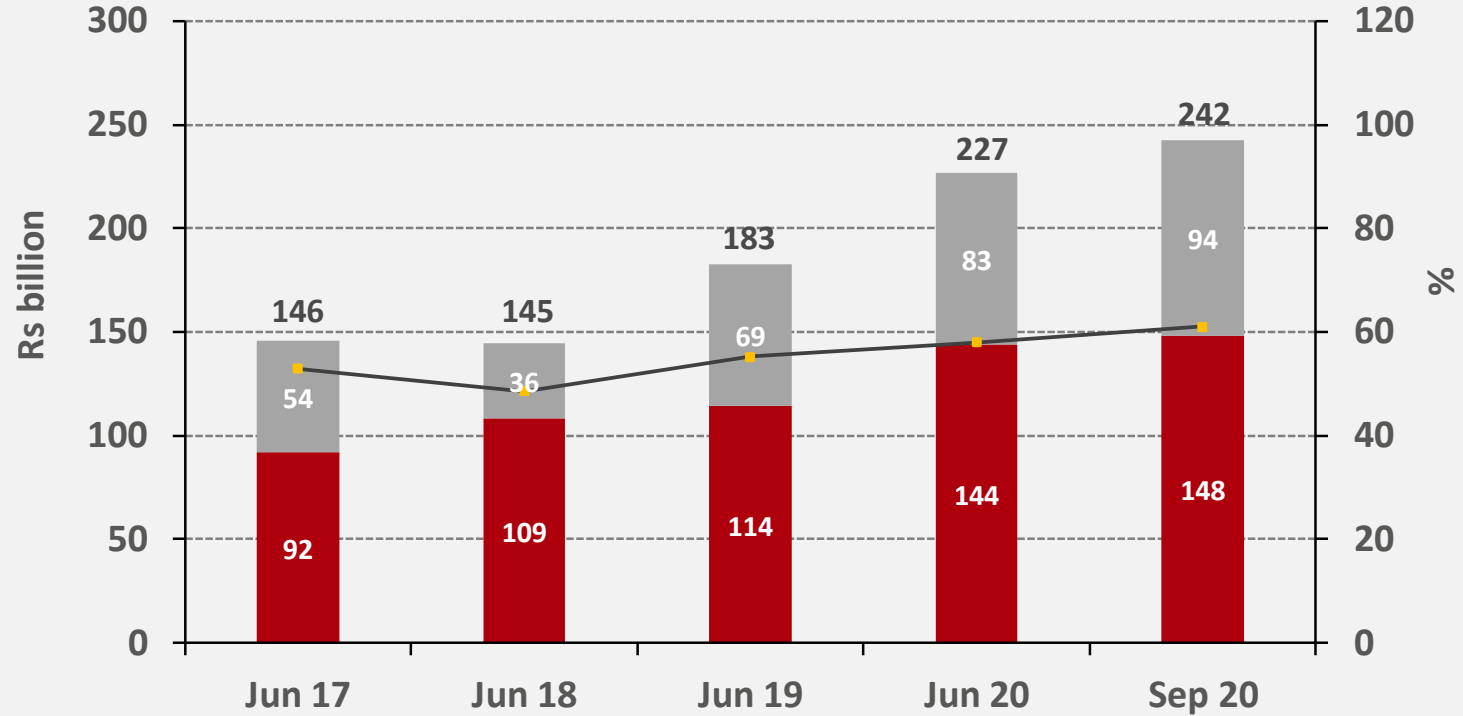


MCB GROUP - BREAKDOWN OF ADDITIONAL ECL BY LOBS

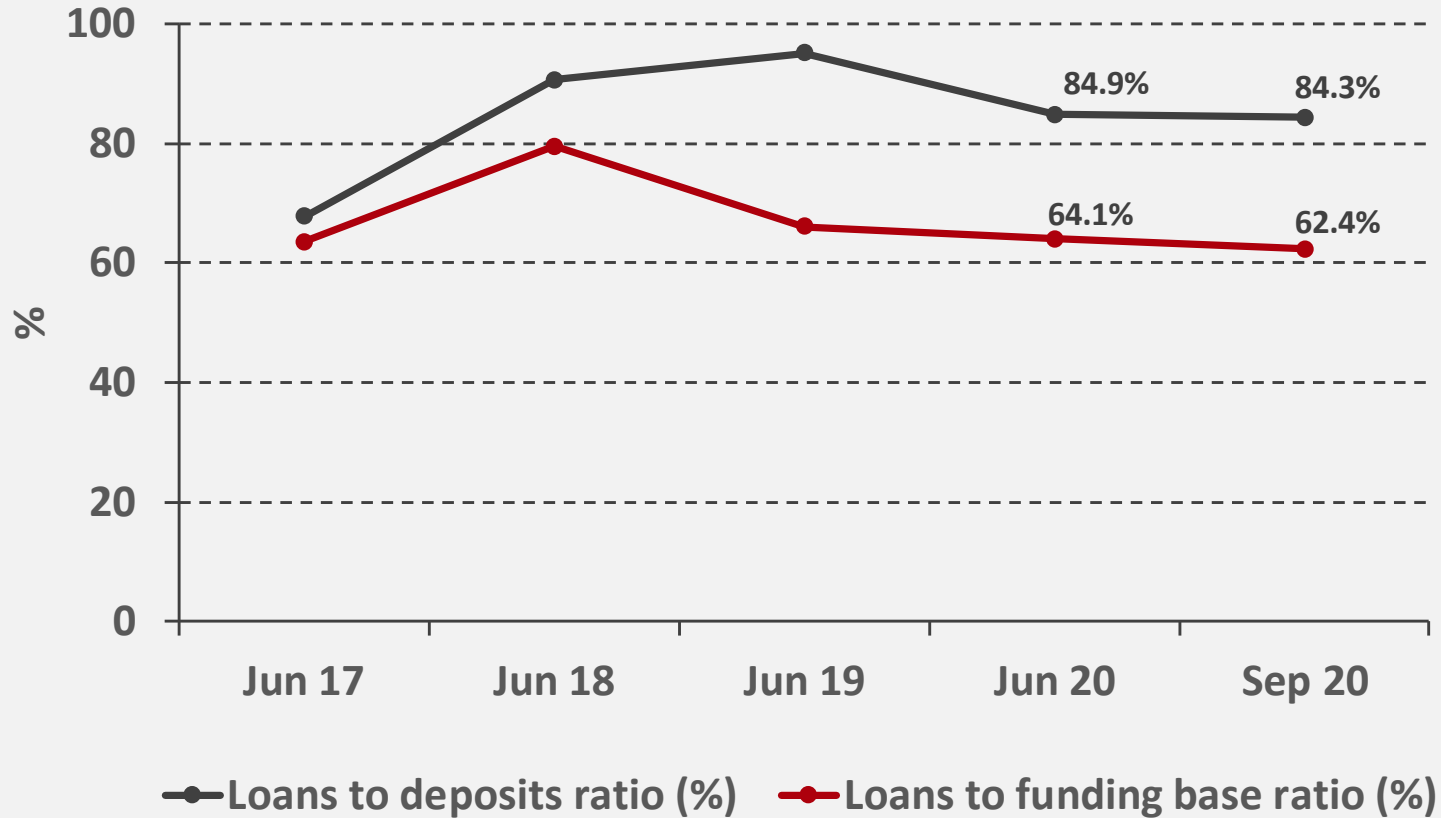
MCB Group - ECL	ECL as at Jun 20	Additional ECL during the quarter	ECL as at Sep 20
	Rs million	Rs million	Rs million
Retail	783	-	783
Wholesale	4,965	811	5,777
<i>Corporate</i>	4,313	692	5,005
<i>Project Finance</i>	244	3	247
<i>Energy & Commodities</i>	335	46	381
<i>Financial Institution</i>	46	83	129
<i>Others</i>	29	(14)	15
MCB Ltd	5748	811	6,560
Banking subsidiaries & Non-banking subsidiaries	346	4	350
Total	6,094	815	6,910



LIQUIDITY



■ Liquid assets - FCY ■ Liquid assets - MUR — Liquid assets to deposits ratio (right scale)

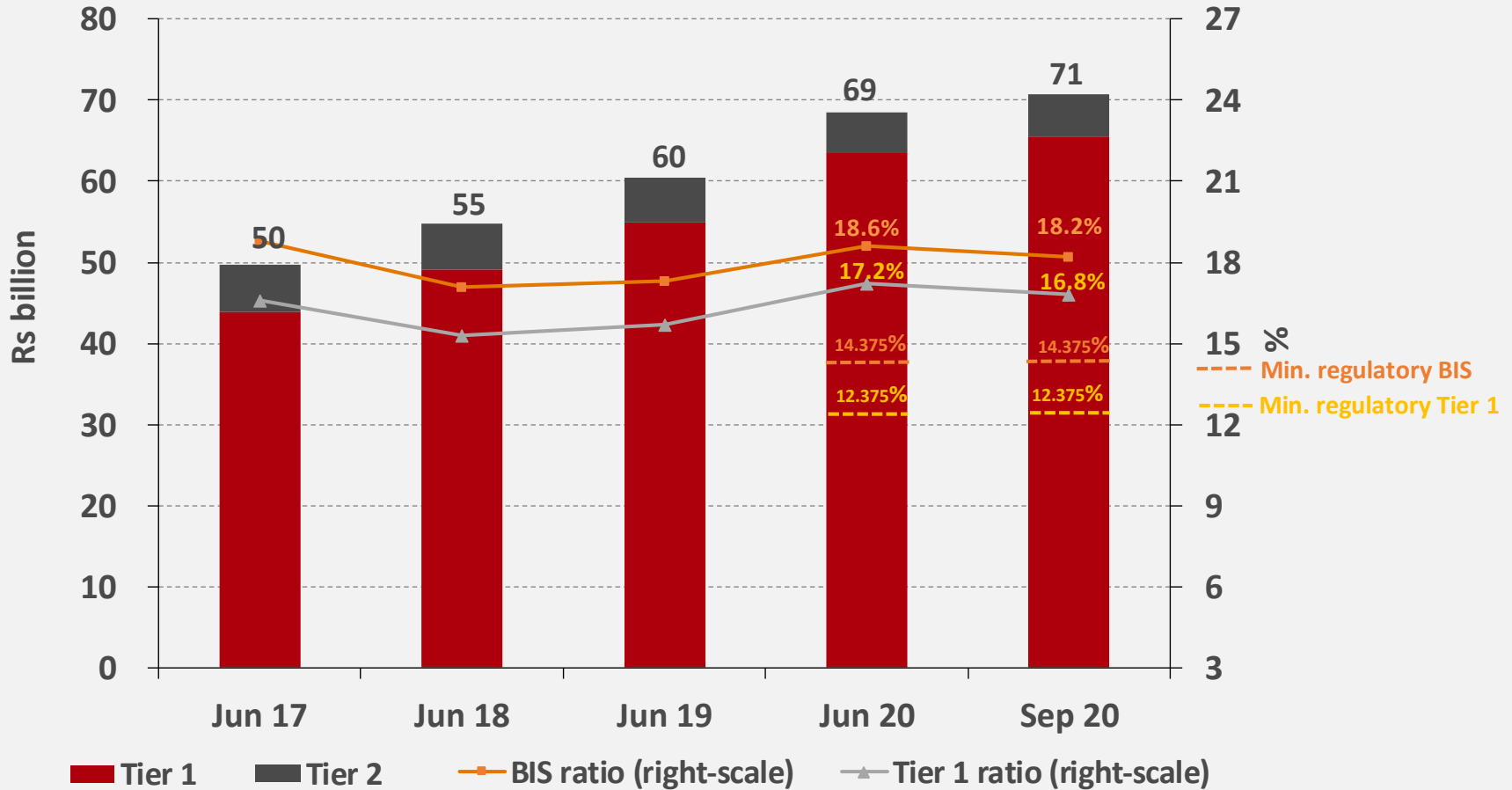




CAPITAL



CAPITAL ADEQUACY



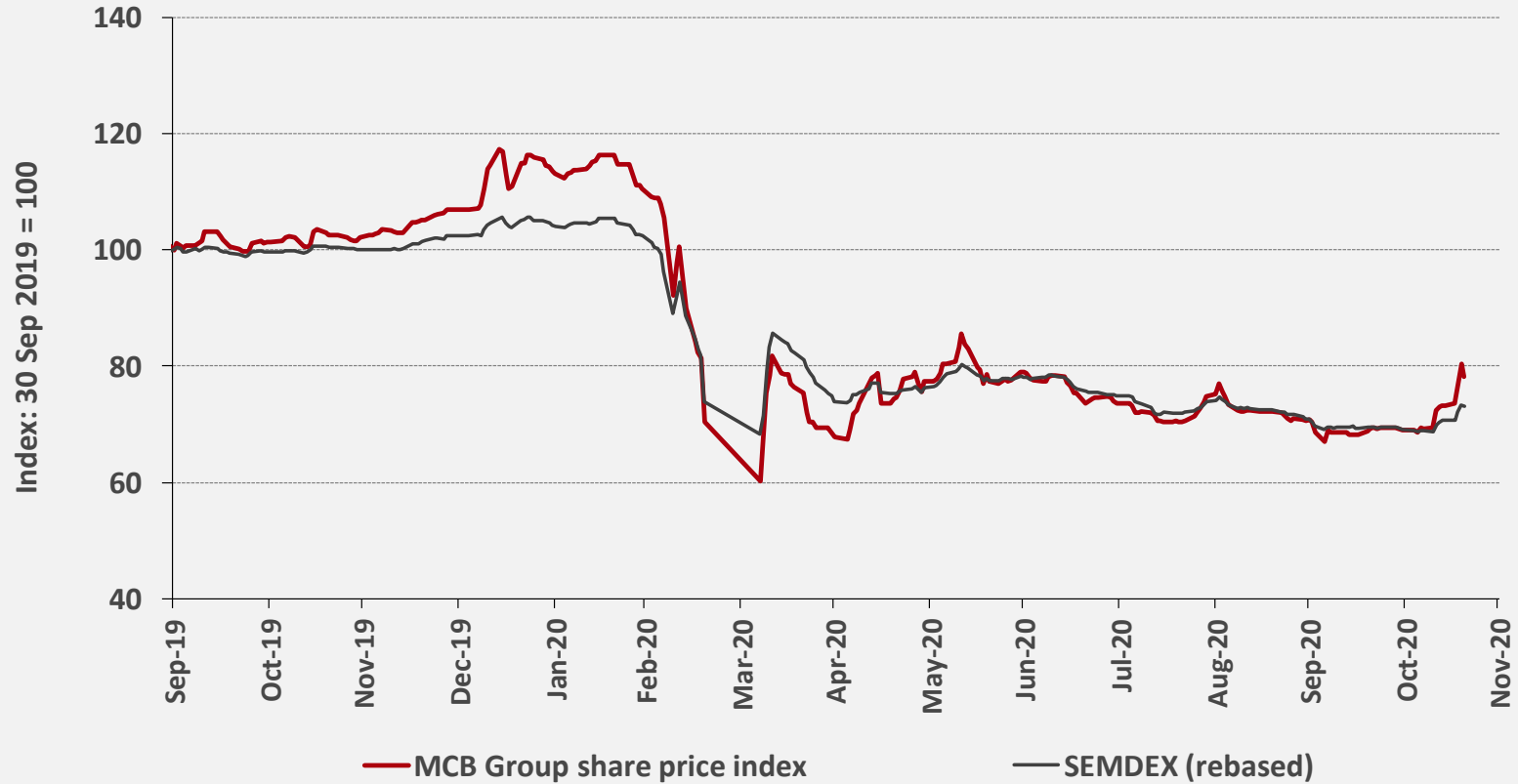
Note: The Bank of Mauritius deferred the capital conservation buffer of 2.5% which was effective as from 1 January 2020 to 1 January 2021 such that banks will be required to maintain a capital conservation of 1.875% until 31 December 2020.



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

