

annual meeting **21**

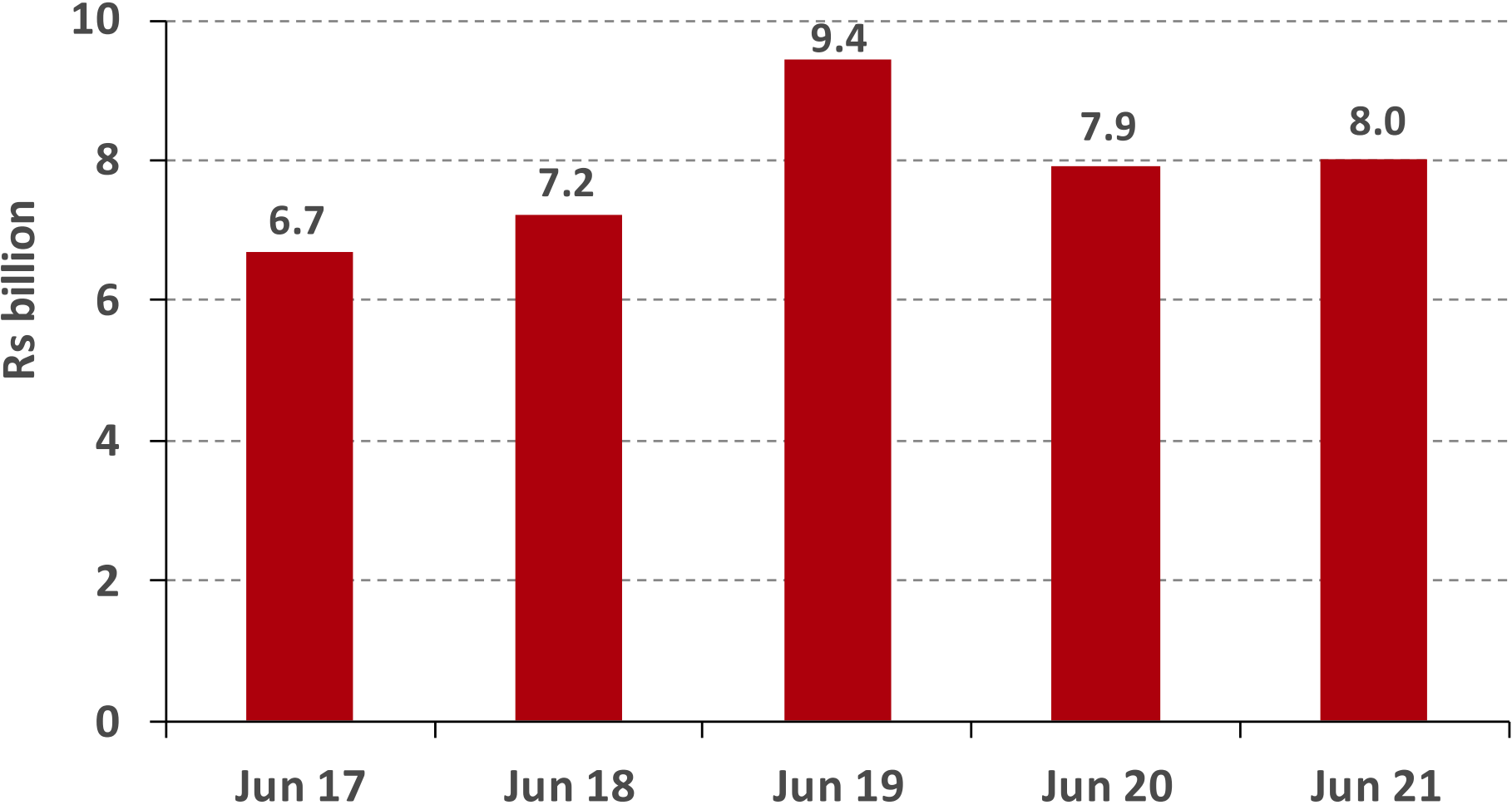


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## Financial performance

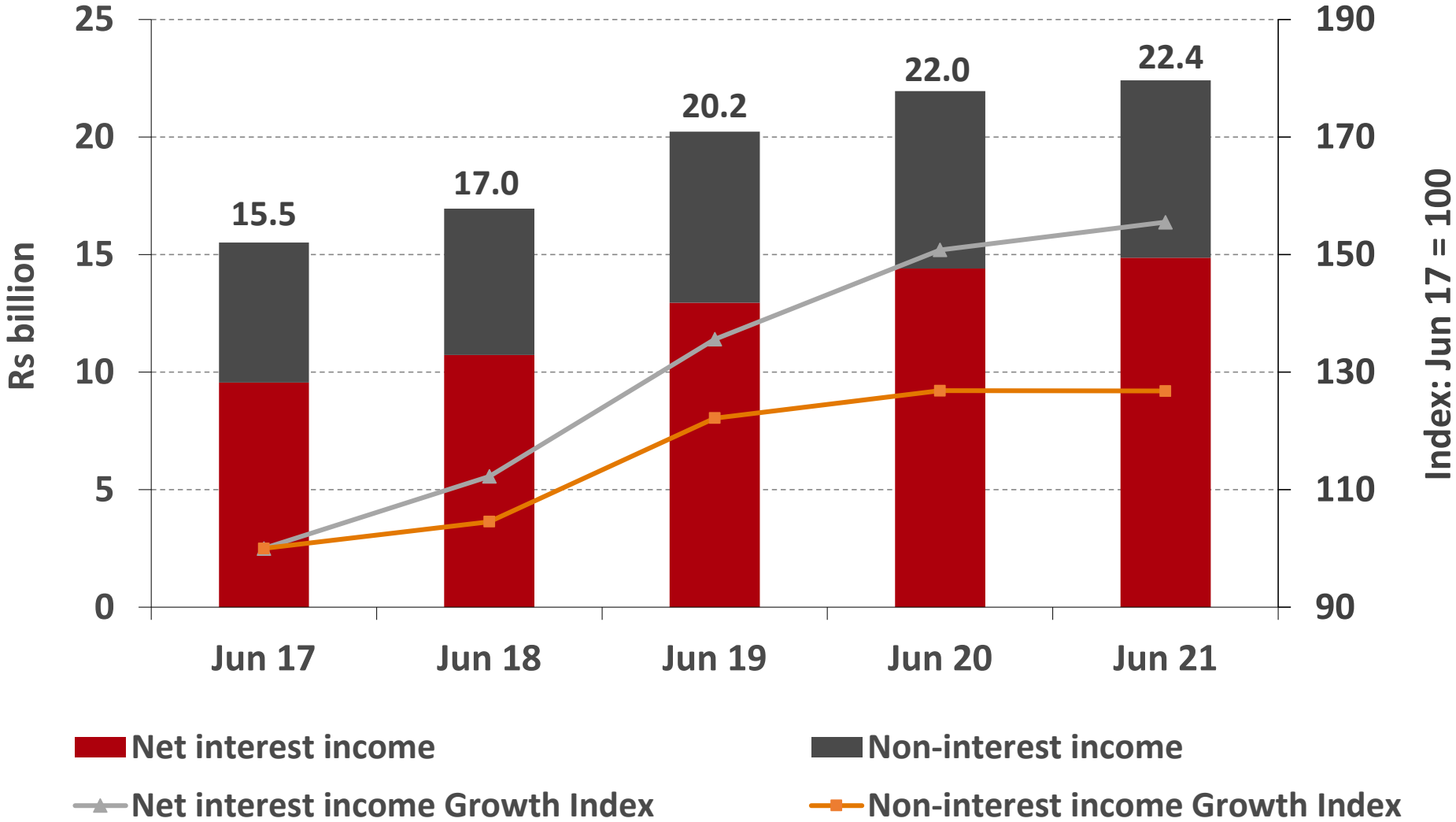
# PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS

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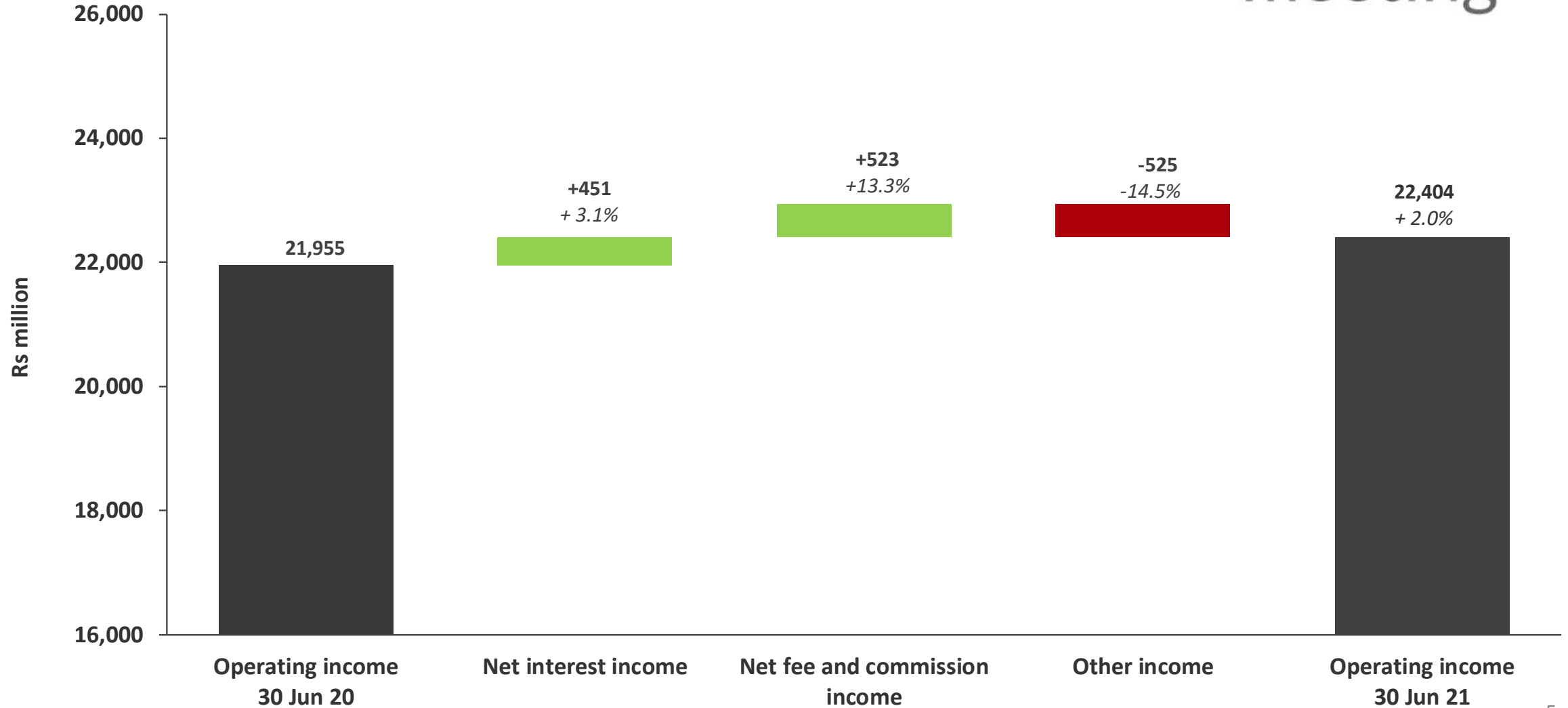
# OPERATING INCOME (i)

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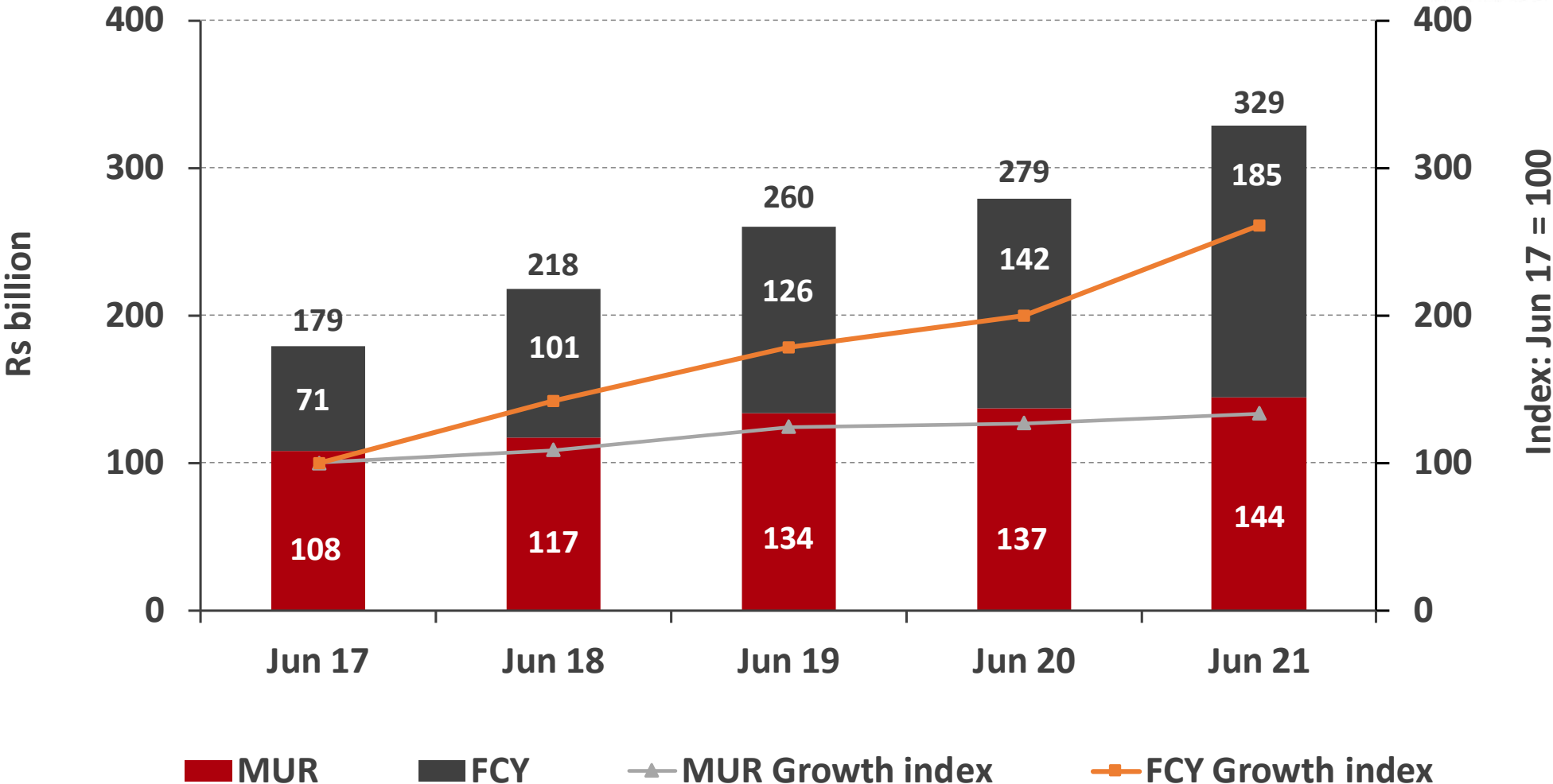
## OPERATING INCOME (ii)

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# GROSS LOANS AND ADVANCES

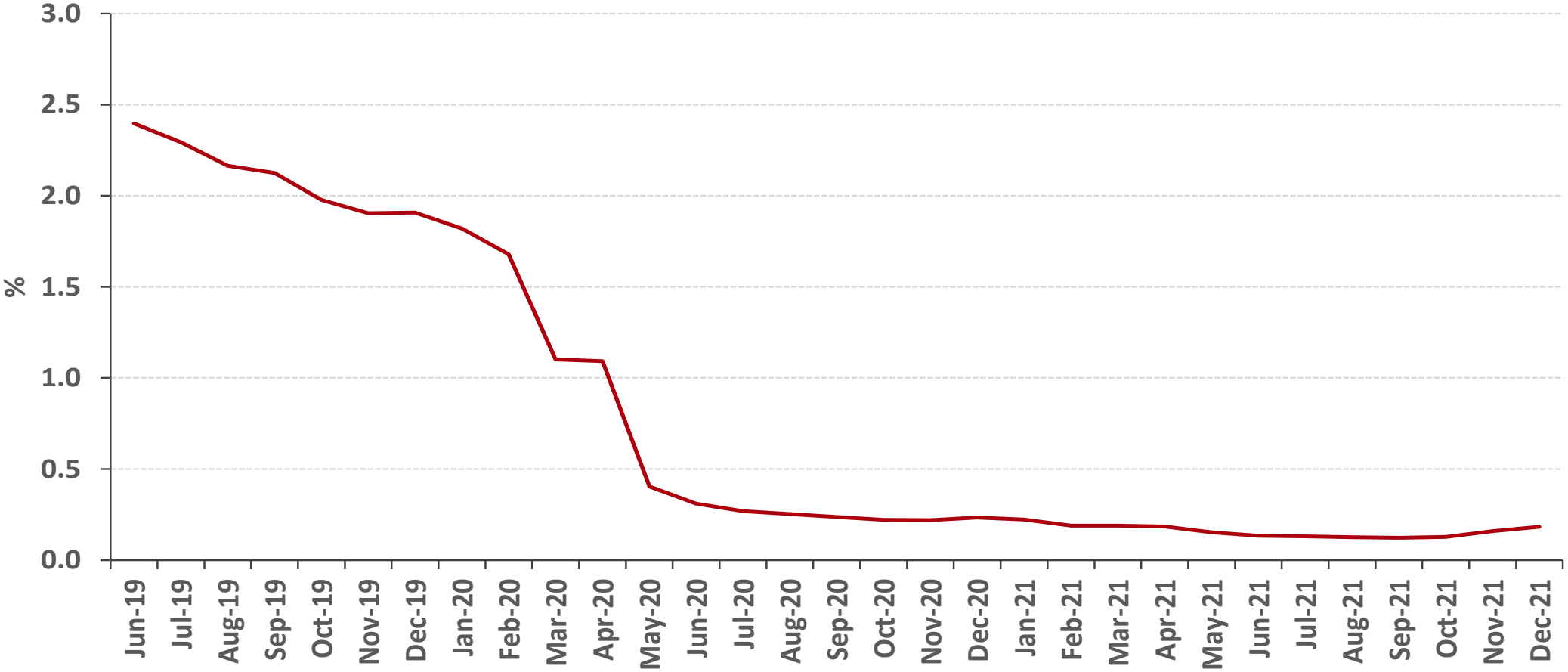
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Note: Figures include Corporate Notes

# EVOLUTION OF AVERAGE USD LIBOR RATES

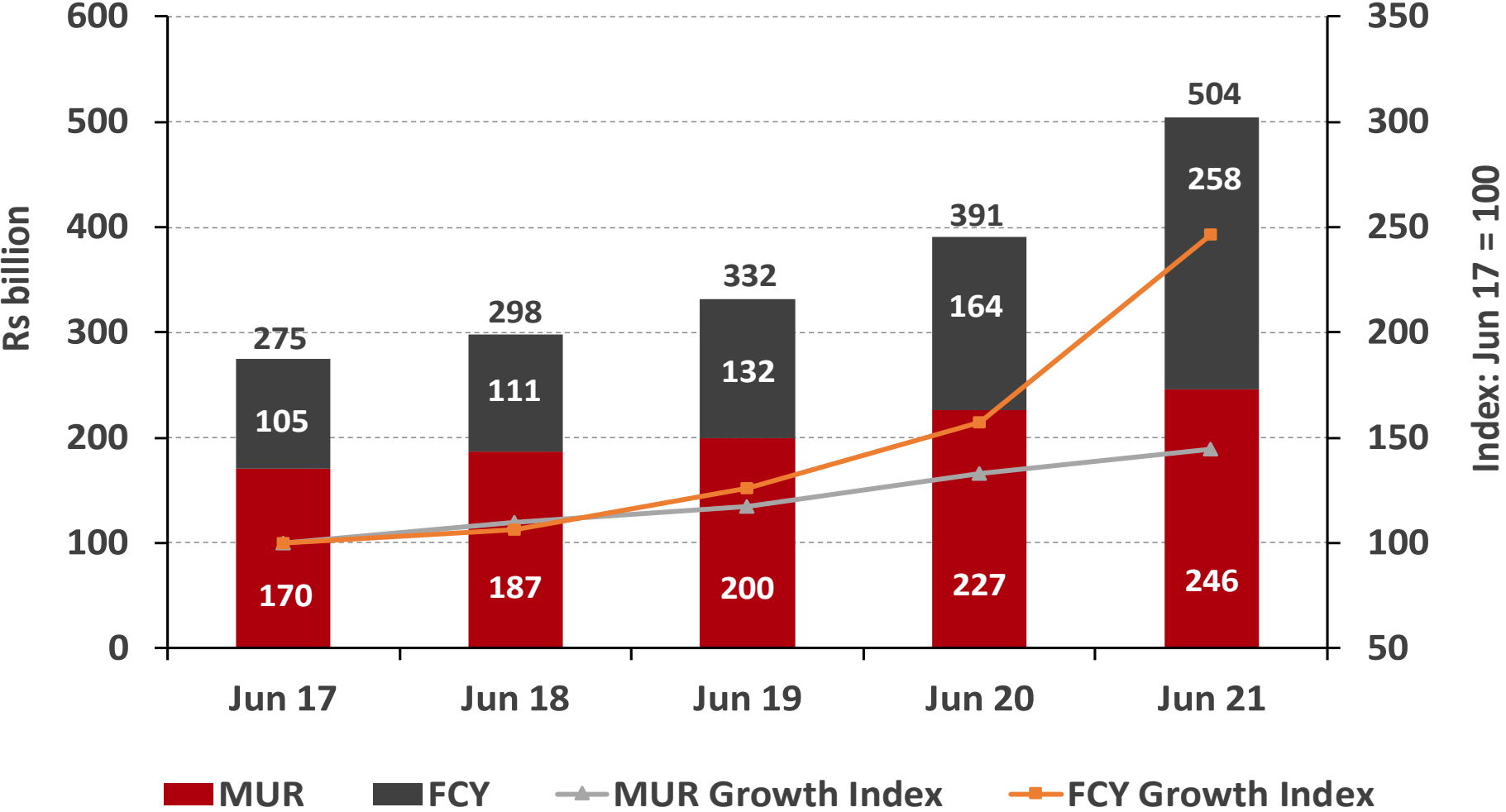
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Note: Monthly average USD LIBOR rates (Based on 3 months tenor)

# DEPOSITS

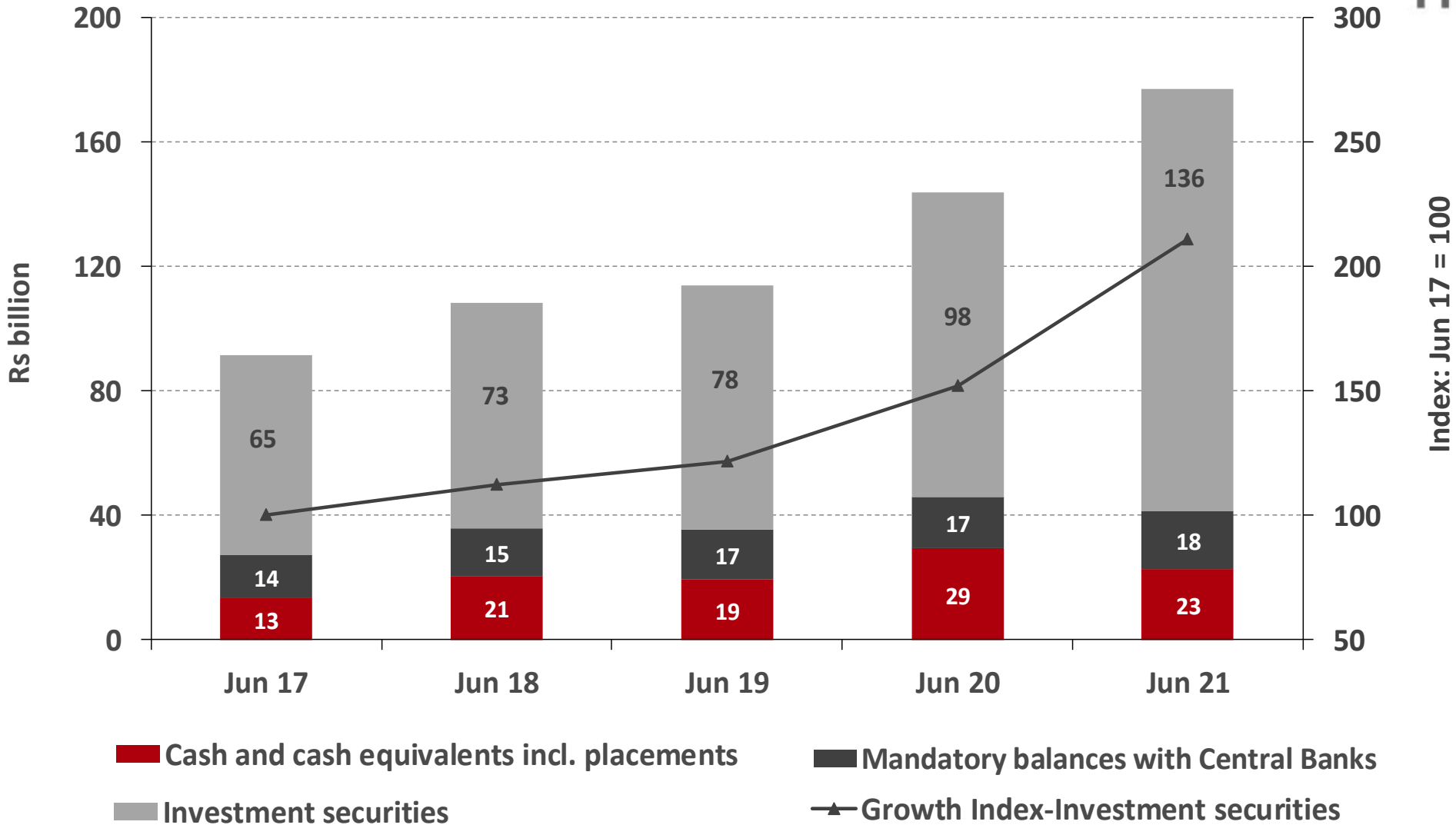
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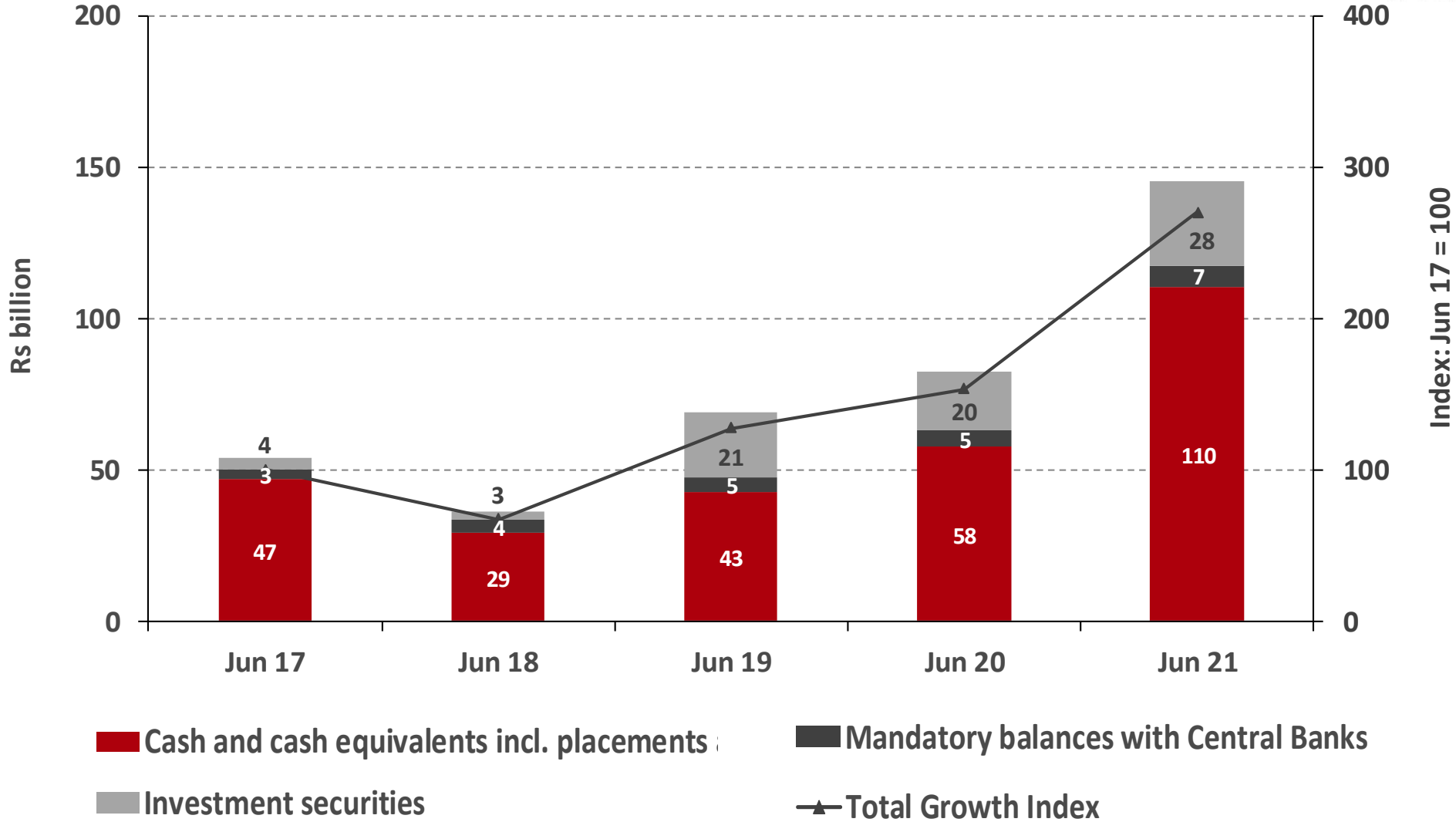
# LIQUIDITY POSITION - MUR

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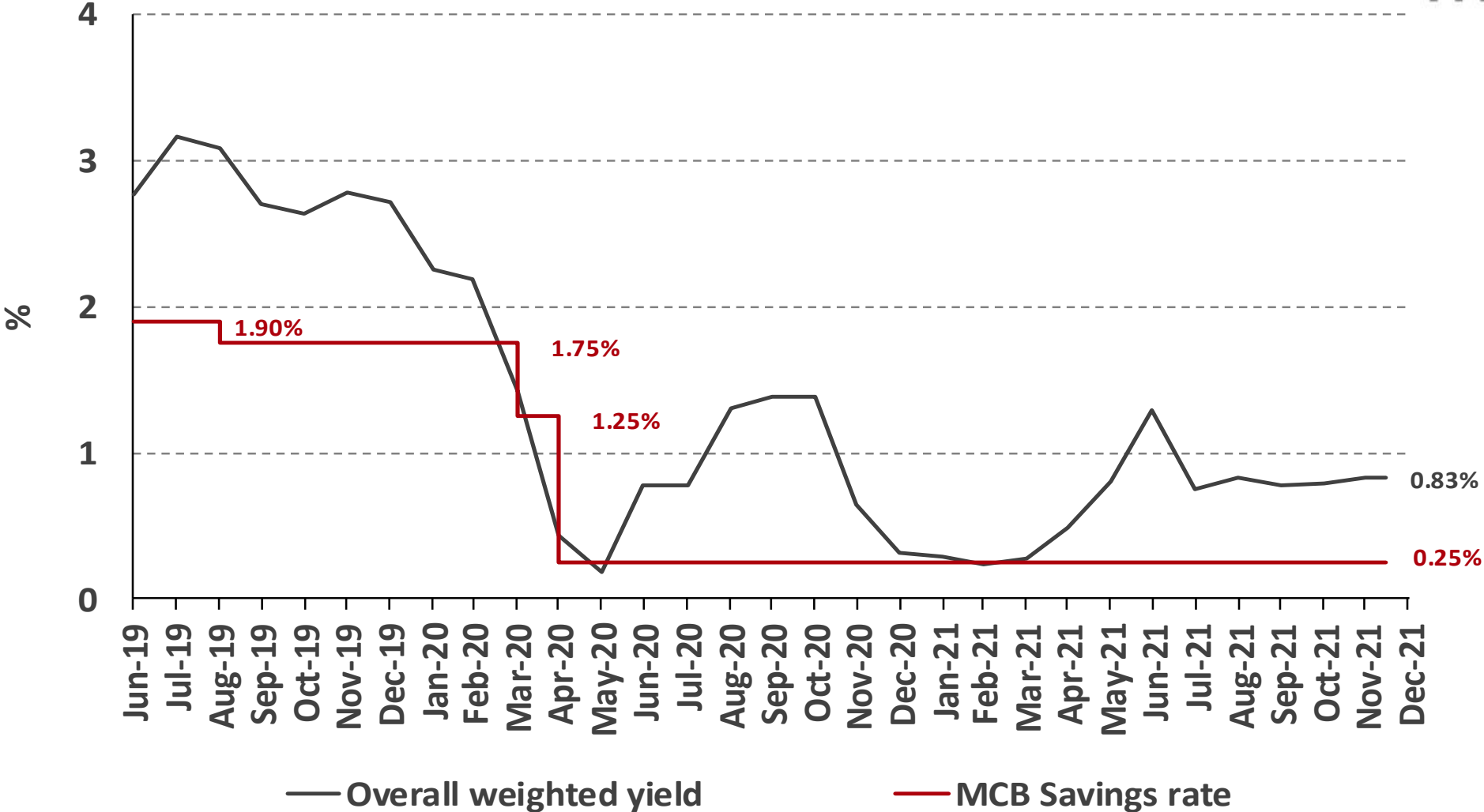
# LIQUIDITY POSITION - FCY

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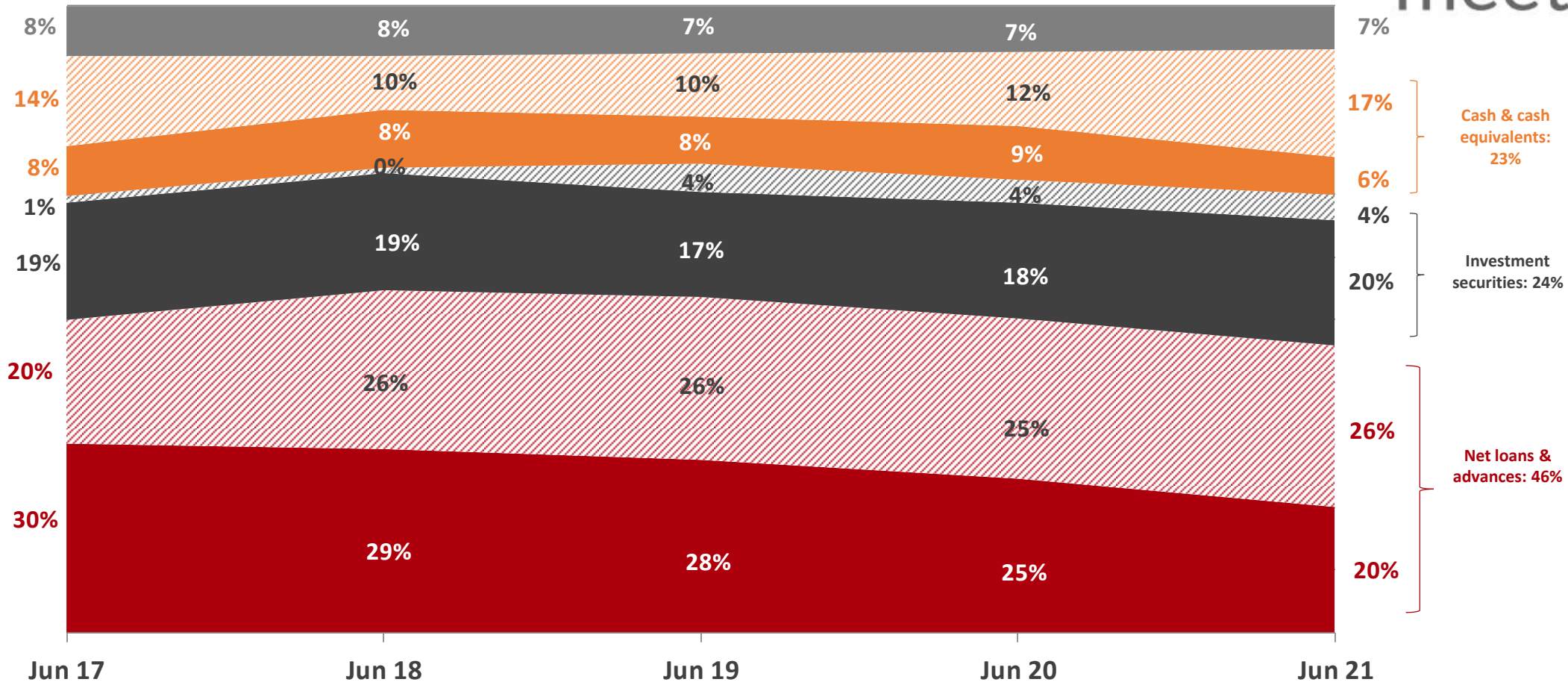
# EVOLUTION OF T-BILLS/BOM BILLS RATE V/S SAVINGS RATE

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# ASSETS MIX

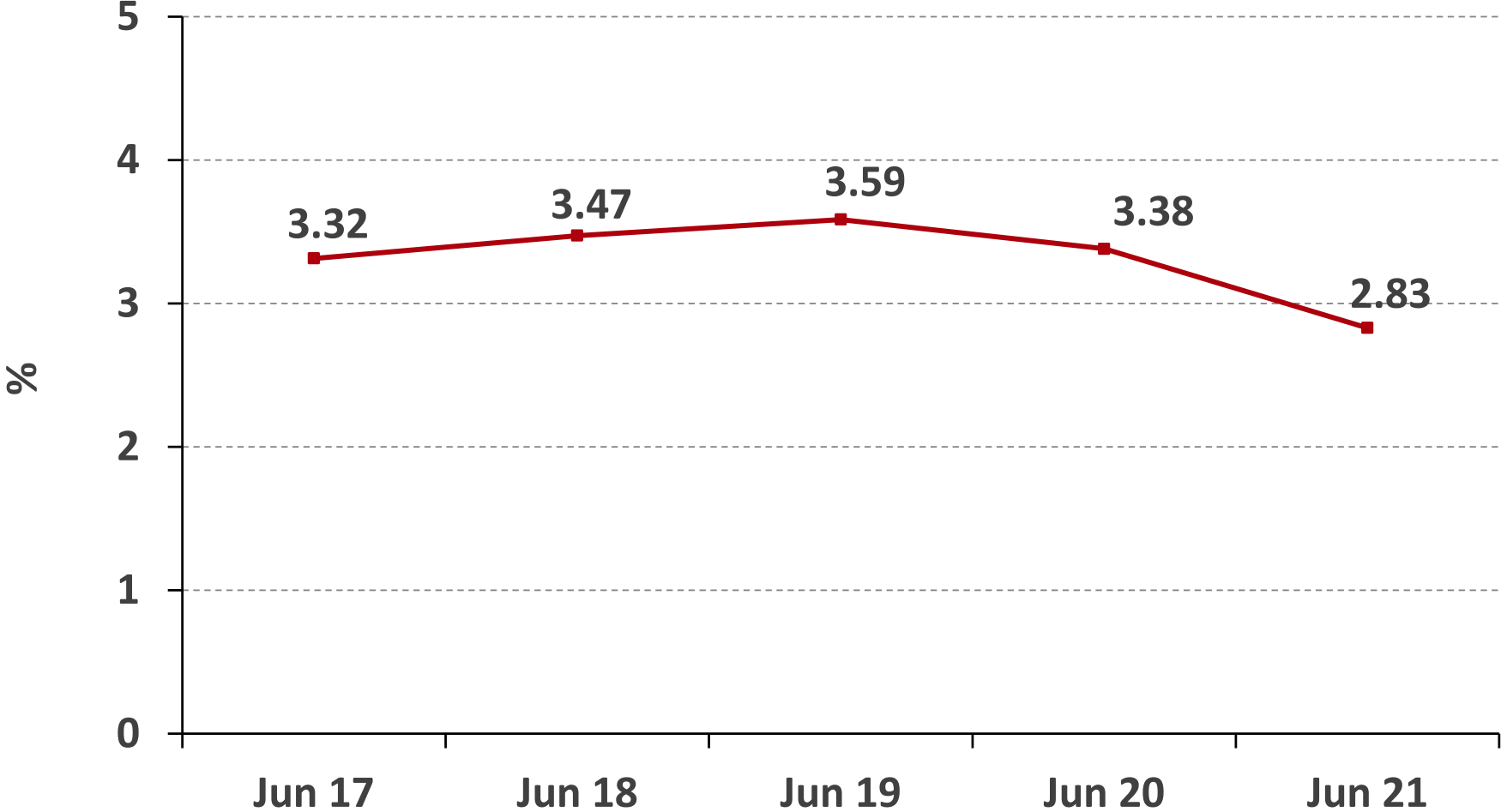
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- Net loans and advances (incl. corporate notes) - MUR
- Investment securities (excl. shares & corporate notes) - MUR
- Cash and cash equivalents (incl. mandatory balances & placements) - MUR
- Other assets
- ▨ Net loans and advances (incl. corporate notes) - FCY
- ▨ Investment securities (excl. shares & corporate notes) - FCY
- ▨ Cash and cash equivalents (incl. mandatory balances & placements) - FCY

MARGIN

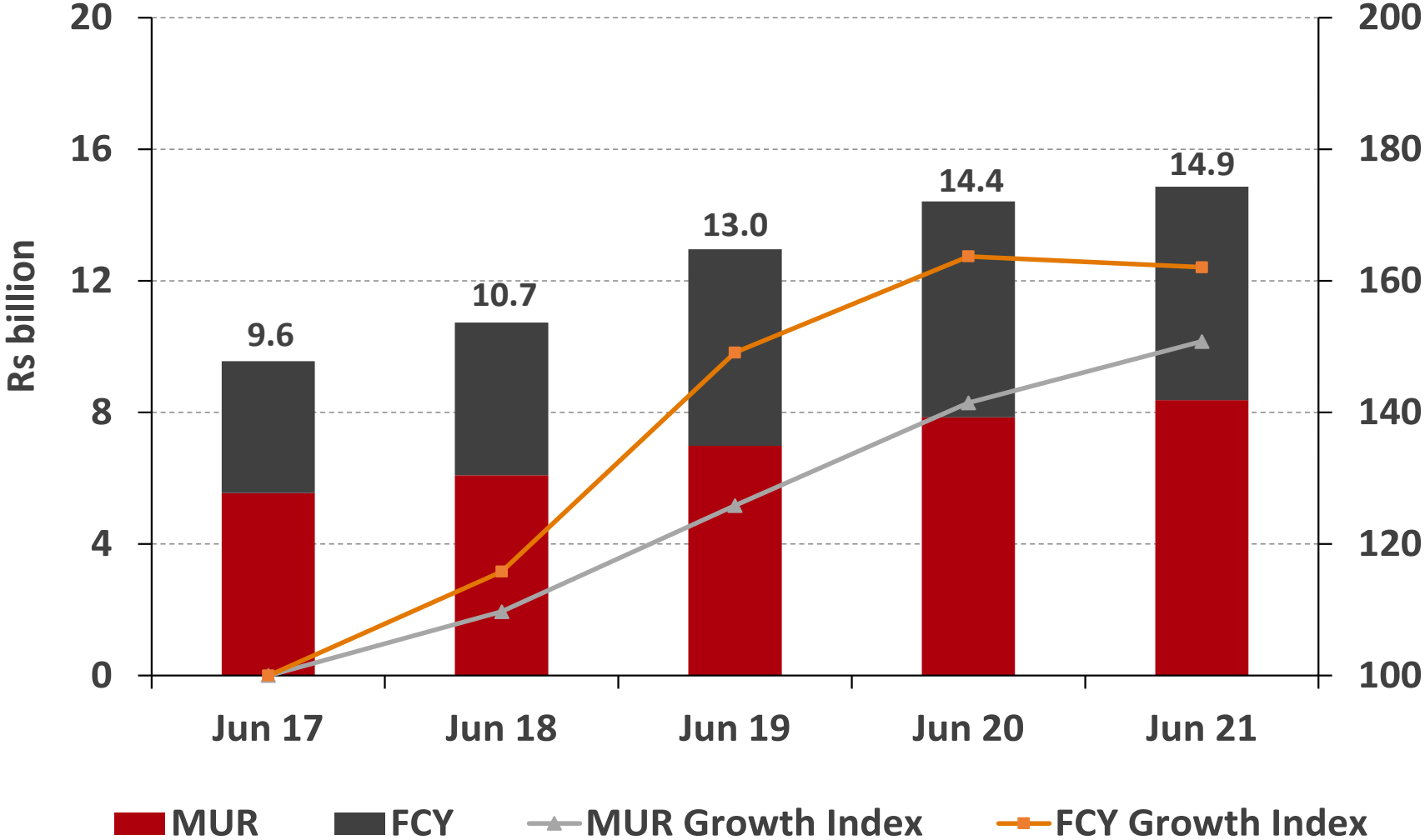
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— Net interest margin to average earning assets

# NET INTEREST INCOME

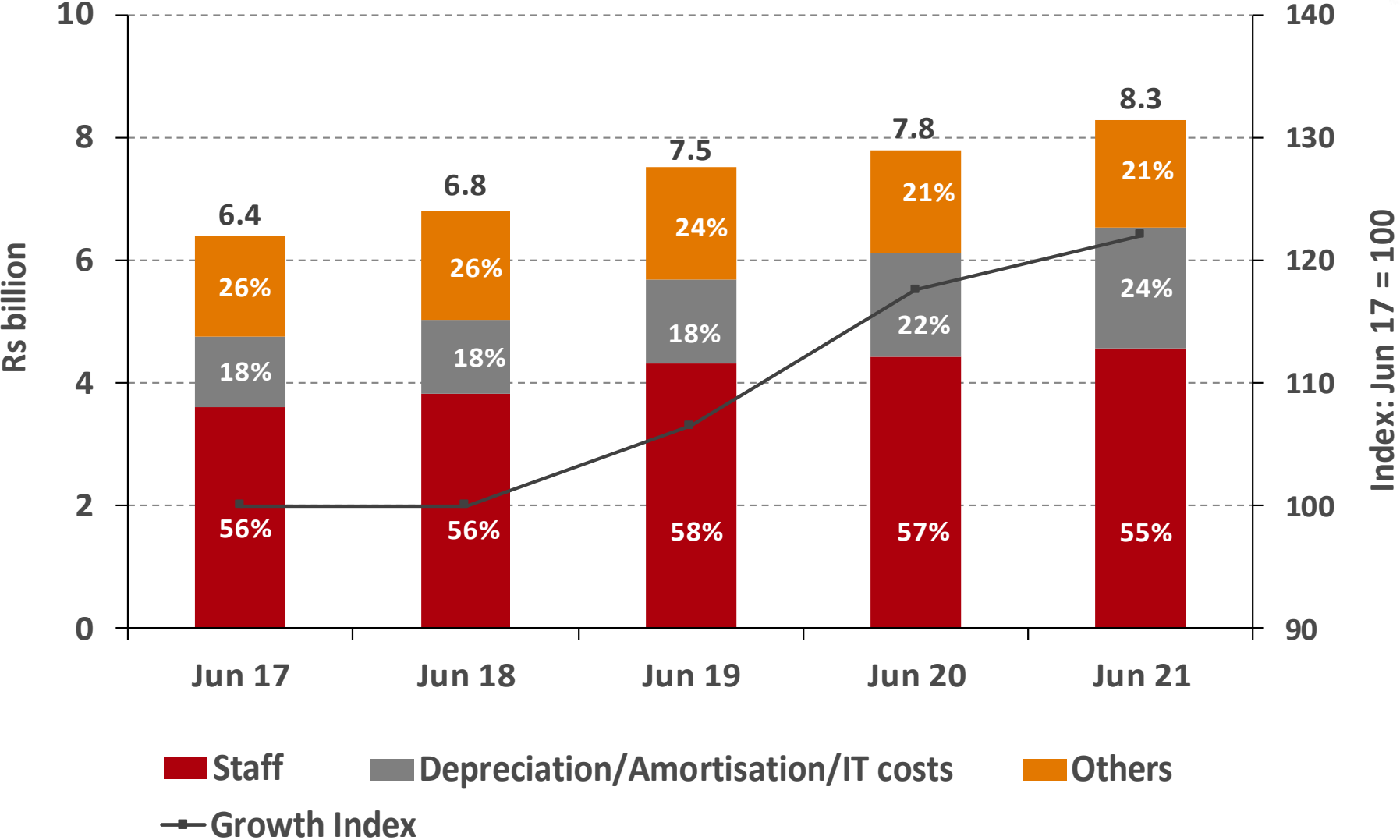
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Index: Jun 17 = 100

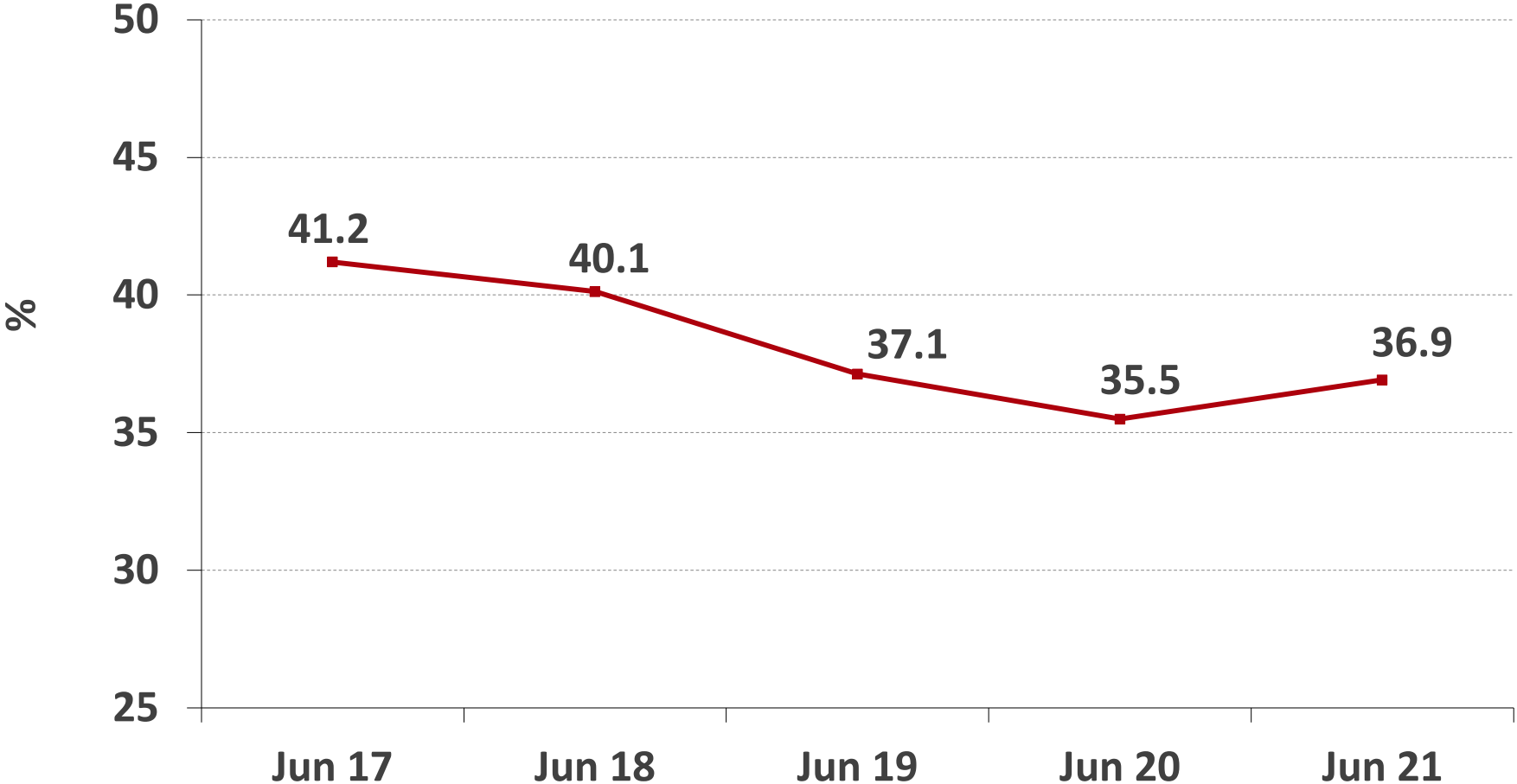
# OPERATING EXPENSES

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# COST TO INCOME RATIO

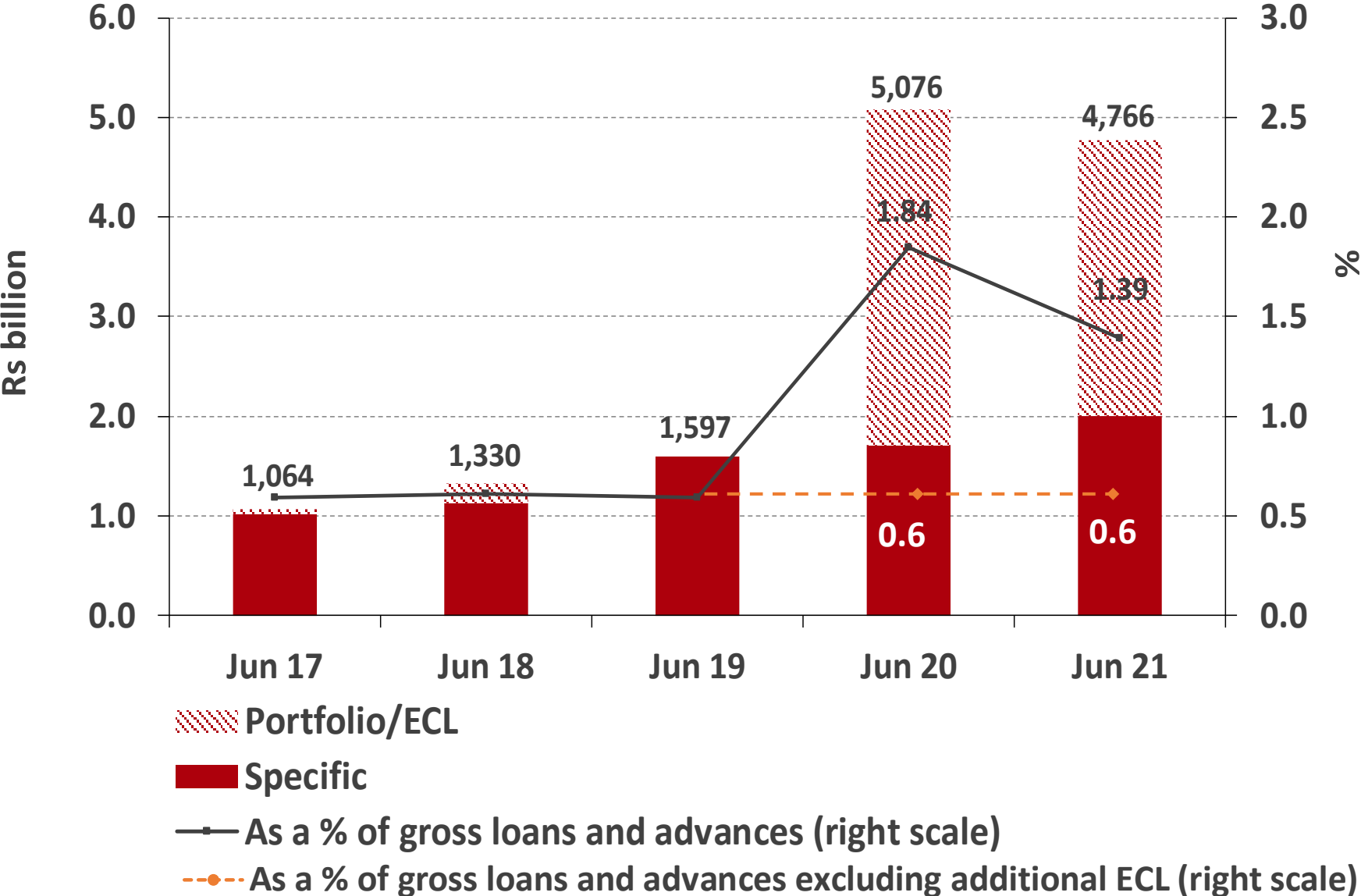
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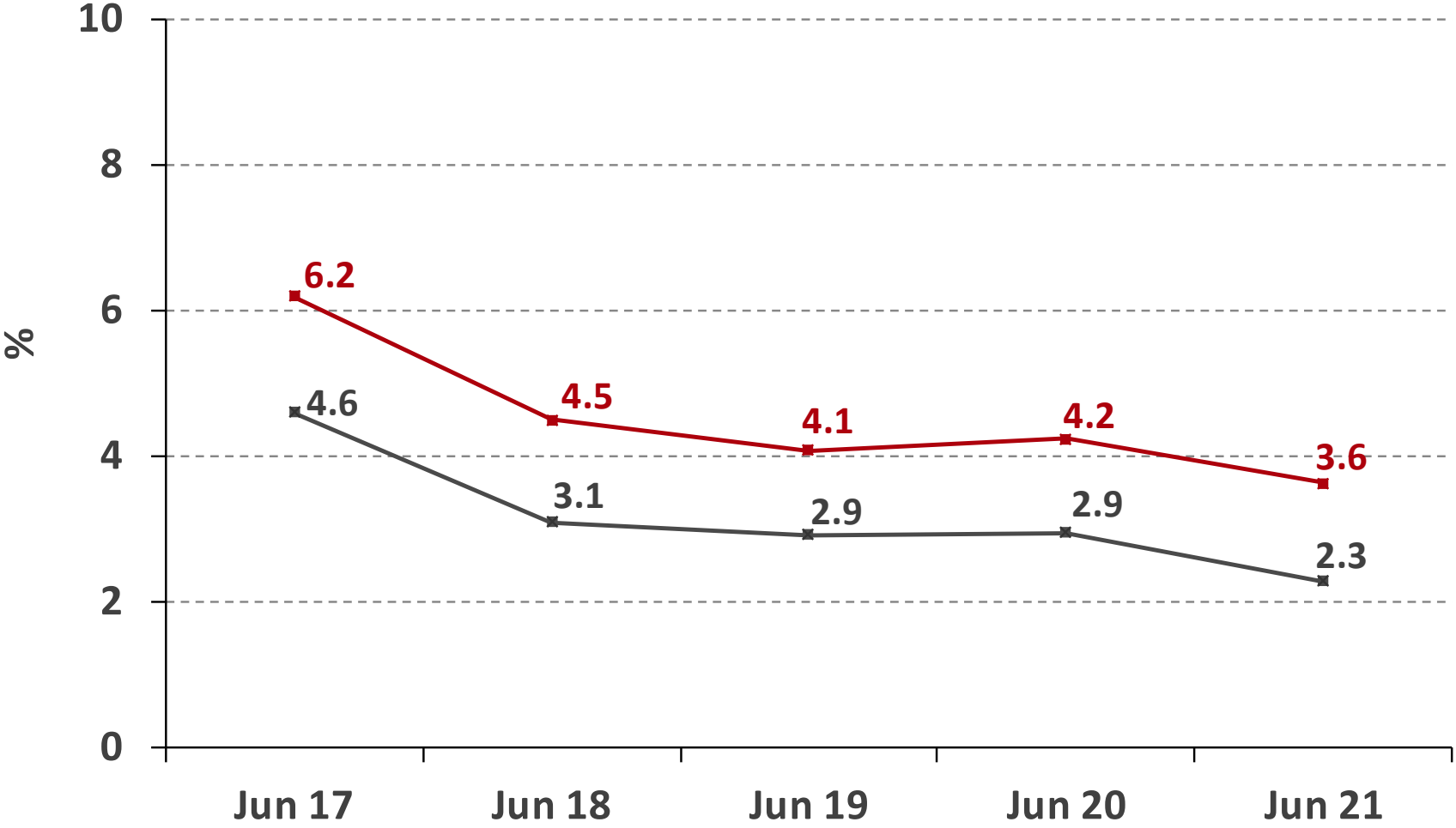
# CREDIT IMPAIRMENT CHARGES

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# CREDIT QUALITY

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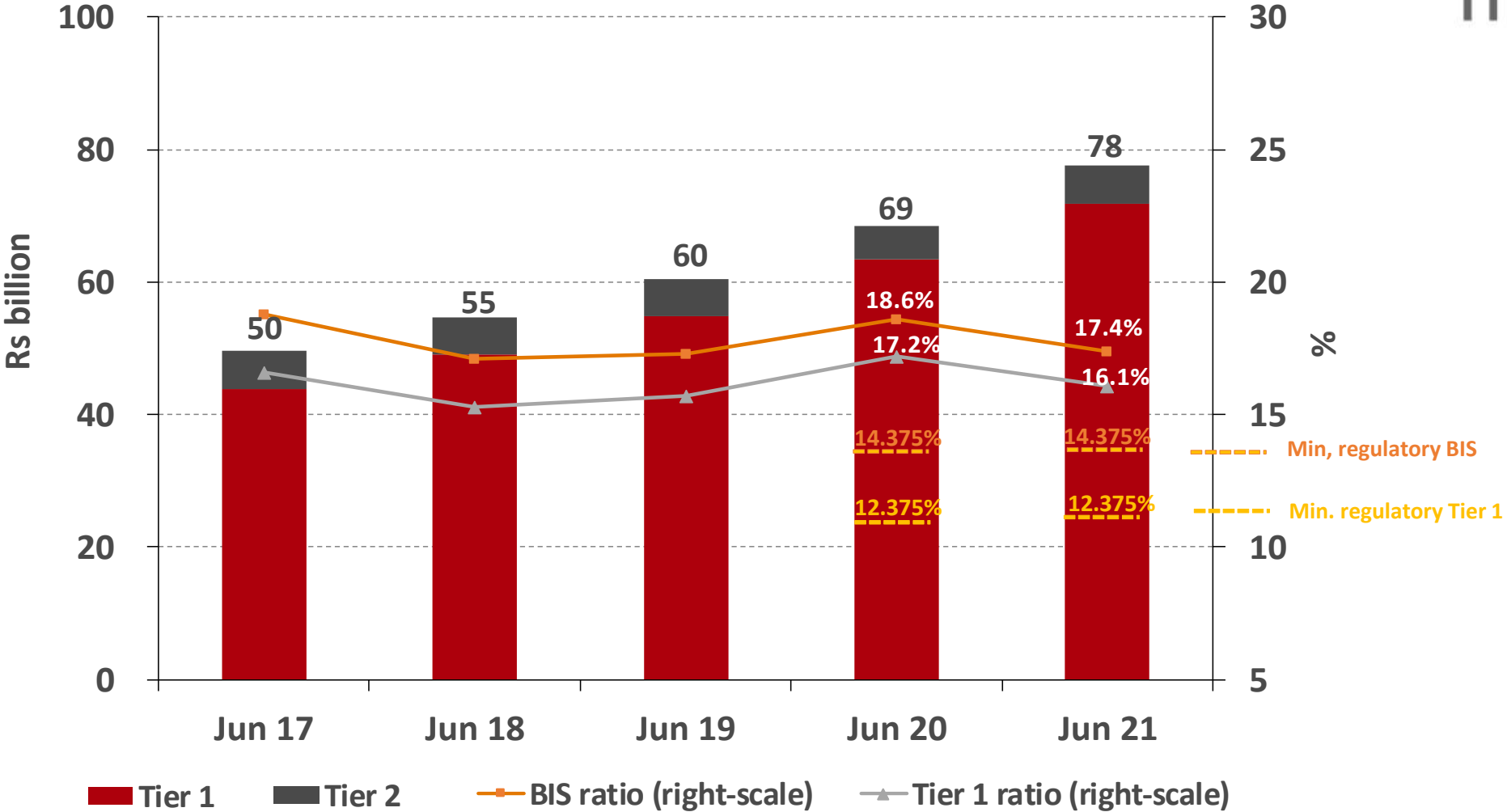
— Gross NPLs to gross loans and advances — Net NPLs to net loans and advances

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## CAPITAL AND FINANCIAL METRICS

# CAPITAL ADEQUACY

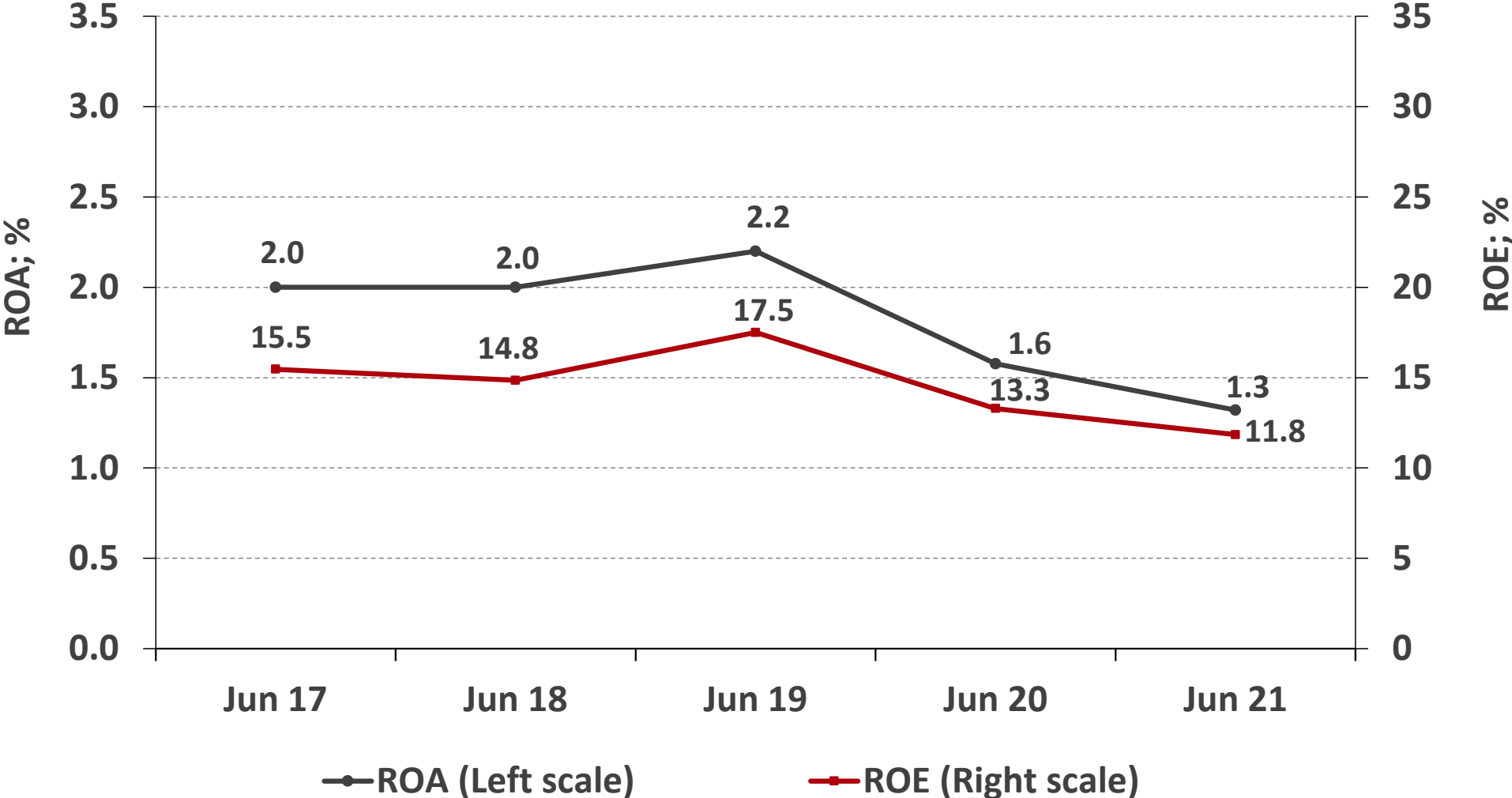
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Note: The Bank of Mauritius (BoM) had previously deferred the implementation of the capital conservation buffer of 2.5% from 1 January 2020 to 1 January 2021. The BoM has further deferred its implementation to 1 April 2022 such that banks will be required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

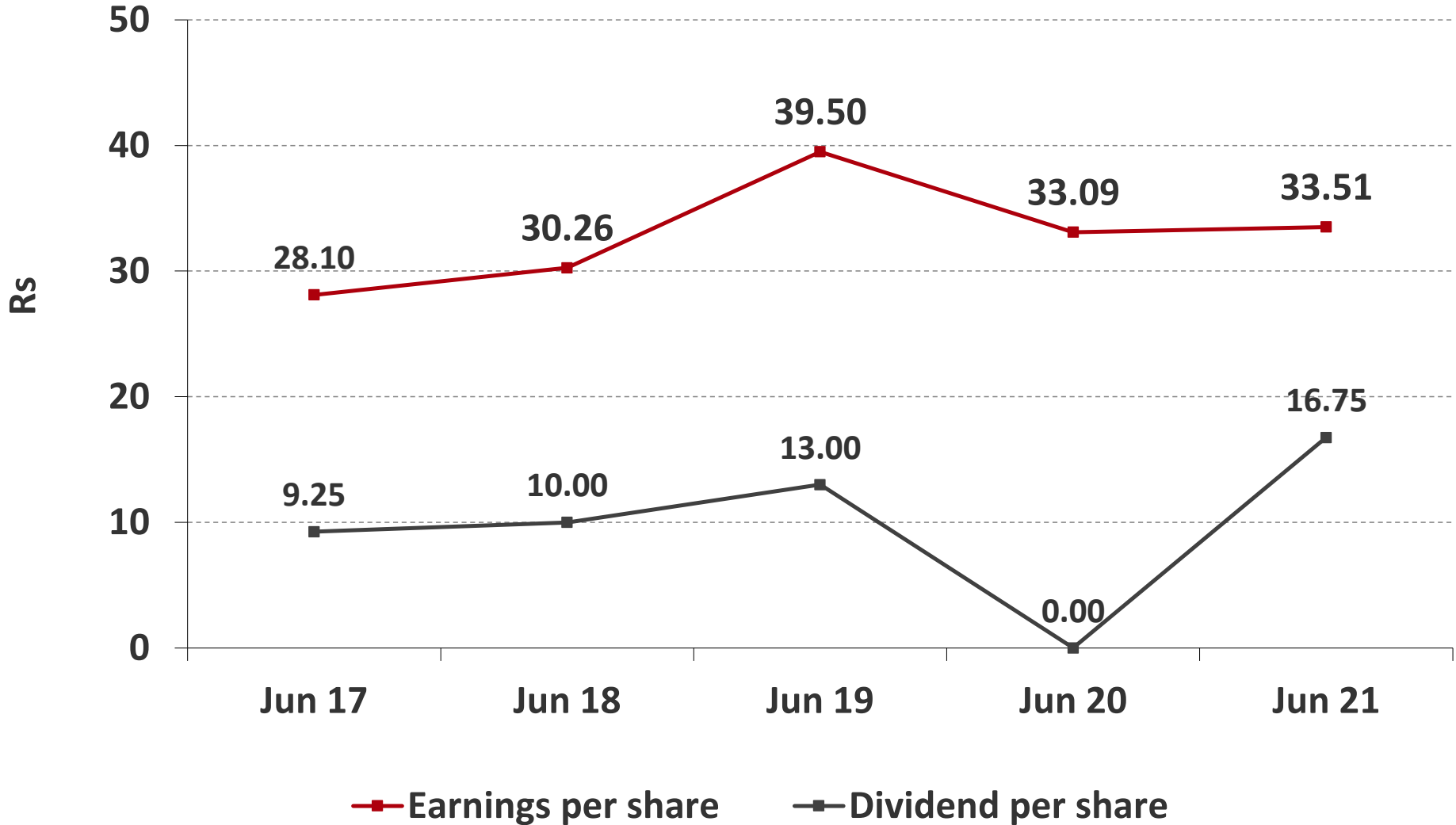
# ROE & ROA

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# EARNINGS AND DIVIDEND PER SHARE

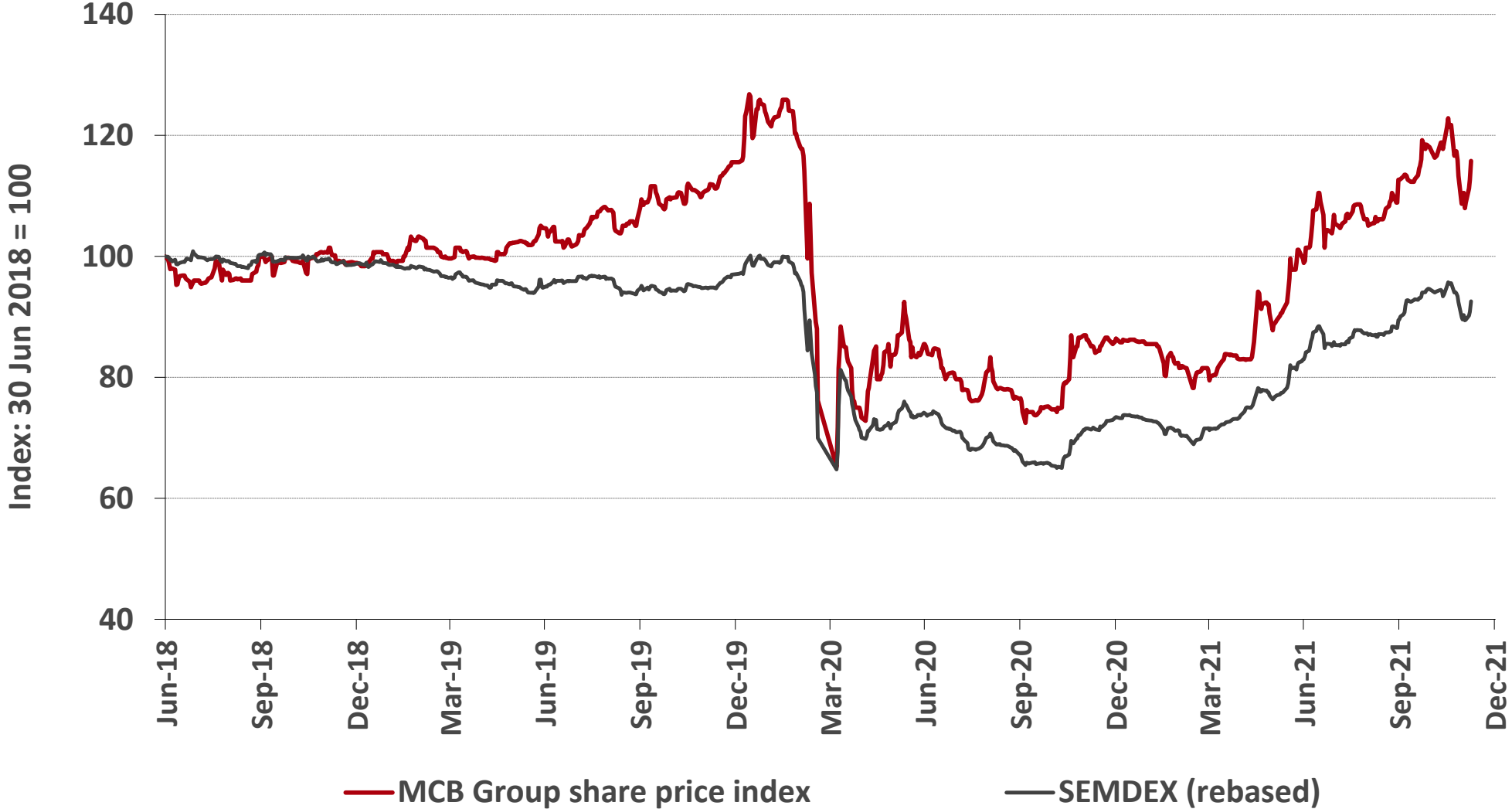
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## SHARE PRICE PERFORMANCE

# MCBG SHARE PRICE PERFORMANCE

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**Thank you**

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