

COMPANY OVERVIEW

MCB Group is an integrated financial services provider with a leading position in Mauritius and increasingly prominent presence in niche businesses internationally offering customised products and services to a wide range of clients through its local & foreign subsidiaries, associates and representative/advisory offices.



Established in
1838



Headquartered in
Mauritius



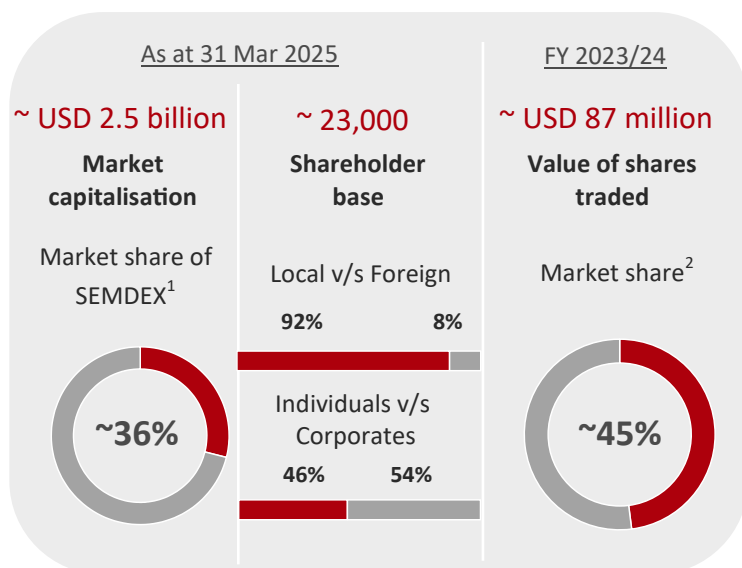
Total assets of
USD 22 billion



Workforce of
~ 4,400

STOCK PROFILE

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



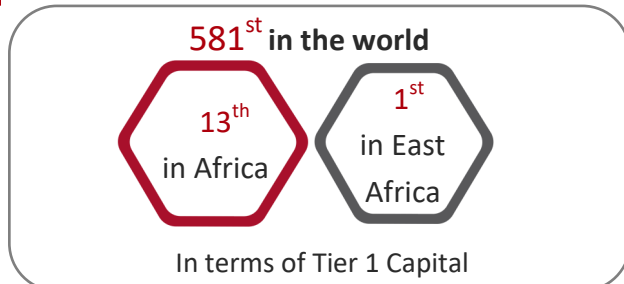
Constituent of SEM Sustainability Index (SEMSI)³
& is awarded an MSCI ESG rating³

¹ excludes foreign currency denominated, GBL and international companies

² excludes one-off transactions

³ both providing a benchmarking measure against a set of internationally environmental, social and governance criteria

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
- **53rd in Africa** in terms of market capitalisation (*African Business Top 250 Companies, May 2025*)
- **10th in Africa** in terms of assets (*Jeune Afrique—300 Champions de la Finance, Nov 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; Best Bank for Corporates in Mauritius; Best Digital Bank in Mauritius**
(*Euromoney Awards for Excellence 2024*)
- **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

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)

Customers

~ 1.2 million

Employees

~ 3,800



Branches /
Kiosks

38



ATMs

182



POS
Terminals

~ 16,000



Internet Banking
subscribers

~ 339,000

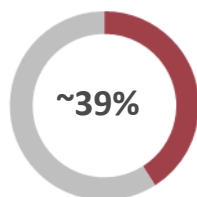


'Juice' mobile service
subscribers

~ 667,000

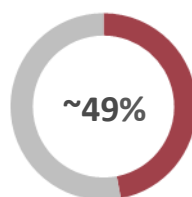
MCB Ltd market share

Credit to the economy



● MCB Ltd

Local currency deposits



Foreign Involvement (MCB Ltd)



● Banking subsidiaries of the Group
● Group associate (Banque Paragise Commerciale Océan Indien)
● Representative/Advisory Offices of the Bank

Presence in **10**
countries outside
Mauritius

Wide network of
Correspondents Banks

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
- Enhance our network of correspondent banks to become more prominent in the African as well as regional financial institution landscape and better service the cross-border 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**

OTHER INVESTMENTS

- **MCB Consulting Services** Ltd providing strategic and integrated business solutions tailored to the needs of businesses in diverse sectors
- **MCB Institute of Finance** offering training in banking and financial field



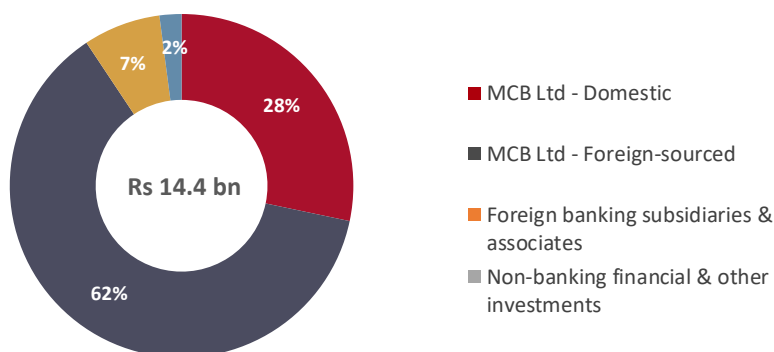
FINANCIAL HIGHLIGHTS

	9 mths to Mar		Financial year		
	2025	2024	2024	2023	2022
Income Statement (Rs m)					
Operating income	31,481	27,769	36,893	31,792	23,845
Operating profit before impairment	20,228	17,808	23,423	20,535	14,713
Operating profit	17,789	15,067	19,739	16,891	11,232
Profit before tax	18,040	15,466	20,321	17,758	12,031
Attributable profit	14,350	12,351	16,045	14,133	9,637
Statements of financial position (Rs m)					
Total assets	986,666	894,847	937,198	829,981	728,128
Total loans (net)	388,149	365,054	412,603	363,065	343,262
Total deposits	745,967	667,878	706,859	597,766	525,656
Shareholders' funds	116,986	101,457	103,259	89,763	77,912
Ratios (%)					
Return on average total assets (ROA)*	2.0	1.9	1.8	1.8	1.4
Return on average equity (ROE)*	17.4	17.2	16.6	16.9	12.8
Customer loans to deposits ratio	59.6	63.2	64.9	64.0	68.0
Customer loans to funding base ratio	52.7	55.1	57.1	53.9	57.1
Cost to income ratio	35.7	35.9	36.5	35.4	38.3
BIS risk adjusted ratio	22.4	21.1	20.5	19.2	18.1
of which Tier 1	19.9	18.6	18.0	16.7	16.8
Gross NPL ratio	3.1	3.2	3.1	3.2	3.7
Investor Data					
Earnings per share - Diluted (Rs)	55.68	49.08	63.65	57.66	40.13
Earnings yield (%)*	15.6	17.5	16.8	18.4	13.1
Net assets value per share (Rs)	450.9	400.8	407.9	364.2	302.7
Price earnings ratio (times)*	6.4	5.7	6.0	5.4	7.7
Price/NAV ratio (times)	1.1	0.9	0.9	0.9	1.0

* Figures are annualised for March

Note: Capital adequacy ratios are based on Basel III

GROUP PROFIT DISTRIBUTION (March 2025)



KEY DATES

September 2025	— Release of full year results to 30 June 2025
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



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