INVESTOR FACTSHEET

March-2026

MCB GROUP

"Success Beyond Numbers"

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	Headquartered in	Total assets of	Workforce of
1838	**Mauritius**	**USD 24 billion**	**~ 4,900**

STOCK PROFILE

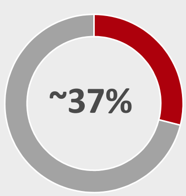
Listed since 1989 on the Official Market of the Stock Exchange of Mauritius (SEM) and forms part of MSCI Frontier Markets Africa & MSCI Frontier Markets EMEA Index (USD)

As at 31 Dec 2025

~ USD 2.5 billion

Market capitalisation

Market share of SEMDEX[1]



~ 24,000

Shareholder base

Local v/s Foreign

92% **8%**

Individuals v/s Corporates

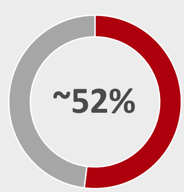
46% **54%**

FY 2024/25

~ USD 115 million

Value of shares traded

Market share[2]



Constituent of SEM Sustainability Index (SEMSI)[3]
& is awarded an 'A' MSCI ESG rating[3]

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

571st **in the world**

12th in Africa

1st in East Africa

In terms of Tier 1 Capital

The Banker Top 1000 World Banks, July 2025

- 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)*
- **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)
- **Mauritius' Best Transaction Bank**
  (Euromoney Transaction Banking Awards, 2025)
- **Best Custodian in Sub Saharan Africa**
  (Global Custodian, 2025)
- **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
~ 4,100

Branches / Kiosks
38

ATMs
182

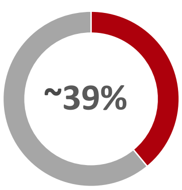
POS Terminals
~ 16,000

Internet Banking subscribers
~ 340,000

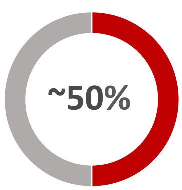
‘Juice’ mobile service subscribers
~ 680,000

MCB Ltd market share

Credit to the economy

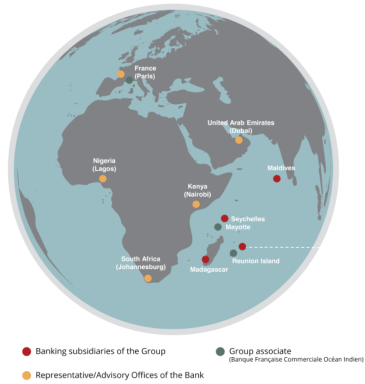


Local currency deposits



● MCB Ltd

Foreign Involvement (MCB Ltd)



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
- 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 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

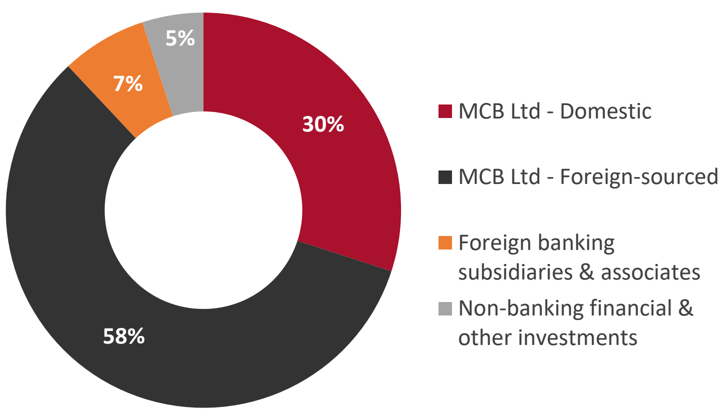
NON-BANKING FINANCIAL

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

FINANCIAL HIGHLIGHTS

	6 mths to Dec			Financial year		
	2025	2024	2023	2025	2024	2023
Income Statement (Rs m)						
Operating income	22,975	21,335	18,029	42,160	37,010	31,792
Operating profit before impairment	14,286	13,915	11,262	26,413	23,423	20,535
Operating profit	14,014	12,295	9,463	22,908	19,739	16,891
Profit before tax	14,450	12,525	9,768	22,942	20,321	17,758
Attributable profit to equity holders	10,561	10,015	7,778	18,065	16,045	14,133
Statements of financial position (Rs m)						
Total assets	1,089,515	1,010,831	867,686	1,006,994	938,747	829,981
Total loans (net)	463,532	424,382	371,331	402,388	412,603	363,065
Total deposits	822,269	769,213	650,474	740,373	706,859	597,766
Other borrowed funds	83,611	68,302	69,573	86,791	66,579	87,657
Shareholders' funds	126,918	112,326	96,369	117,703	103,259	89,763
Ratios (%)						
Return on average total assets (ROA)*	2.0	2.0	1.8	1.9	1.8	1.8
Return on average equity (ROE)*	17.1	18.4	16.6	16.4	16.6	16.9
Net customer loans and advances to customer deposits ratio (%)	60.1	62.1	64.9	60.6	65.6	66.0
Cost to income ratio	37.8	34.6	37.5	37.4	36.7	35.4
Capital adequacy ratio	20.9	21.2	19.2	22.0	20.5	19.2
of which Tier 1	*18.7*	*18.7*	*17.9*	*19.6*	*18.0*	*16.7*
Gross NPL ratio	2.1	2.9	3.1	3.0	3.1	3.2
Investor Data						
Earnings per share - Diluted (Rs)	40.36	38.99	31.01	70.13	63.65	57.66
Earnings yield (%)*	18.4	17.3	19.0	16.3	16.8	18.4
Net assets value per share (Rs)	480.9	433.1	380.8	453.7	407.9	364.2
Price earnings ratio (times)*	5.4	5.7	5.2	6.1	6.0	5.4
Price/NAV ratio (times)	1.1	1.0	0.9	6.0	0.9	0.9

GROUP PROFIT DISTRIBUTION (Dec 2025)



KEY DATES

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

May 2026 — Declaration of interim dividend

July 2026 — Payment of interim dividend

September 2026 — Release of full-year results to June 2026

September 2026 — Declaration of final dividend

MCB GROUP

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