

MCB GROUP LIMITED

PROFIT ATTRIBUTABLE TO

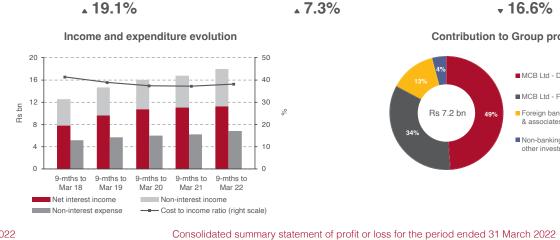
ORDINARY SHAREHOLDERS

Rs 7.2 bn

Unaudited Interim Consolidated Summary Financial Statements - 31 March 2022

HIGHLIGHTS

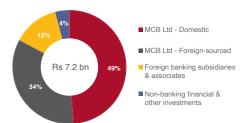
- · Rise of 2.0% in net interest income
- Growth of 32.0% in net fee and commission income
- · Drop of 2.8% in 'Other income'
- Operating expenses grew by 10.2%
- Impairment charges declined by Rs 569 million; Gross NPL ratio stood at 3.9%
- Share of profit of associates up by Rs 348 million
- Y-o-y growth of 14.4% in deposits and of 14.0% in gross loans



OPERATING INCOME Rs 18.0 bn **7.3%**



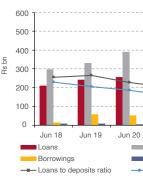
Contribution to Group profit



GROSS LOANS Rs 346.8 bn

14.0%

Loans and funding base



Consolidated summary statement of financial position as at 31 March 2022

	31-Mar-22	31-Mar-21	30-Jun-21
	Rs'M	Rs'M	Rs'M
ASSETS			
Cash and cash equivalents	80,953	91,789	108,706
Andatory balances with Central Banks	26,687	23,441	25,301
Derivative financial instruments	1,554	1,999	1,083
oans to and placements with banks	22,257	34,206	39,579
oans and advances to customers	314,864	274,716	273,399
nvestment securities	235,828	173,312	198,530
nvestments in associates	12,809	11,284	12,525
nvestment properties	4,907	4,683	5,032
Goodwill and other intangible assets	2,341	1,889	2,089
Property, plant and equipment	7,227	6,809	7,199
Deferred tax assets	1,919	1,725	1,519
Post employee benefit asset	1,218	-	1,218
Dther assets	8,389	6,503	6,953
Total assets	720,953	632,356	683,13
iabilities	0.054	10.000	10.00
Deposits from banks	6,854	18,369	18,069
Deposits from customers	522,126	444,143	485,903
Derivative financial instruments	1,204	1,736	1,454
Other borrowed funds	87,445	74,375	77,130
Debt securities	4,007	2,007	4,007
Subordinated liabilities	1,777	1,933	1,984
Preference shares	3,396	3,396	3,396
Current tax liabilities	1,092	1,682	1,09
Deferred tax liabilities	358	331	34
Post employee benefit liability	-	1,170	
	- 11,309		
Post employee benefit liability	- 11,309 639,568	1,170	13,944
Post employee benefit liability Dther liabilities		1,170 12,868	13,944
Post employee benefit liability Dther liabilities Total liabilities		1,170 12,868	13,94 607,33
Post employee benefit liability Other liabilities Fotal liabilities Shareholders' equity Stated capital	639,568	1,170 12,868 562,010	13,944 607,33 2,770
Post employee benefit liability Other liabilities Fotal liabilities Shareholders' equity Stated capital Retained earnings	639,568	1,170 12,868 562,010 2,761	13,944 607,33 2,770 57,740
Post employee benefit liability Dther liabilities Fotal liabilities Shareholders' equity Stated capital Retained earnings Dther components of equity	639,568 3,110 62,899	1,170 12,868 562,010 2,761 56,528	13,94 607,33 2,770 57,740 12,370
Post employee benefit liability Dther liabilities Total liabilities Shareholders' equity	639,568 3,110 62,899 12,286	1,170 12,868 562,010 2,761 56,528 8,545	13,94 607,33 2,774 57,74 12,37(72,89
Post employee benefit liability Dther liabilities Fotal liabilities Shareholders' equity Stated capital Retained earnings Dther components of equity Equity attributable to the equity holders of the parent	639,568 3,110 62,899 12,286 78,295	1,170 12,868 562,010 2,761 56,528 8,545 67,834	13,94 607,33 2,77(57,74 12,37(72,89 2,90
Post employee benefit liability Dther liabilities Fotal liabilities Shareholders' equity Stated capital Retained earnings Dther components of equity Equity attributable to the equity holders of the parent Non-controlling interests	639,568 3,110 62,899 12,286 78,295 3,090	1,170 12,868 562,010 2,761 56,528 8,545 67,834 2,512	13,944 607,333 2,774 12,377 72,899 2,900 75,796 683,133
Post employee benefit liability Dther liabilities Fotal liabilities Shareholders' equity Stated capital Retained earnings Dther components of equity Equity attributable to the equity holders of the parent Non-controlling interests Total equity	639,568 3,110 62,899 12,286 78,295 3,090 81,385	1,170 12,868 562,010 2,761 56,528 8,545 67,834 2,512 70,346	13,944 607,33 2,776 57,746 12,370 72,892 2,900 75,796

	Quarter to 31-Mar-22	Quarter to 31-Mar-21	9 mths to 31-Mar-22	9 mths to 31-Mar-21	Year to 30-Jun-21
	Rs'M	Rs'M	Rs'M	Rs'M	Rs'M
Interest income calculated using the effective interest method	4,454	4,312	13,393	12,776	17,148
Interest income - others	59	77	175	231	329
Interest expense	(861)	(657)	(2,319)	(1,974)	(2,617)
Net interest income	3,652	3,732	11,249	11,033	14,860
Fee and commission income	2,085	1,487	6,255	4,283	5,828
Fee and commission expense	(642)	(267)	(1,844)	(941)	(1,368)
Net fee and commission income	1,443	1,220	4,411	3,342	4,460
Other income	862	915	2,326	2,393	3,084
Operating income	5,957	5,867	17,986	16,768	22,404
Non-interest expense	(2,331)	(2,171)	(6,863)	(6,227)	(8,271)
Operating profit before impairment	3,626	3,696	11,123	10,541	14,133
Net impairment of financial assets	(957)	(1,073)	(2,861)	(3,430)	(4,766)
Operating profit	2,669	2,623	8,262	7,111	9,367
Share of profit of associates	93	40	568	220	372
Profit before tax	2,762	2,663	8,830	7,331	9,739
Income tax expense	(442)	(385)	(1,437)	(1,177)	(1,500)
Profit for the period	2,320	2,278	7,393	6,154	8,239
Profit for the period attributable to:					
Ordinary equity holders of the parent	2,323	2,282	7,223	6,066	8,019
Preference shareholders	-	-	80	80	160
Non-controlling interests	(3)		90	8	60
	2,320	2,278	7,393	6,154	8,239

Profit for the period	2,320	2,278	7,393	6,154	8,239
Other comprehensive income/(expense):					
Items that will not be reclassified to profit or loss	84	(91)	194	34	3,086
Items that may be reclassified subsequently to profit or loss	21	(840)	61	(876)	1,272
Other comprehensive income/(expense) for the period	105	(931)	255	(842)	4,358
Total comprehensive income for the period	2,425	1,347	7,648	5,312	12,597
Total comprehensive income attributable to:					
Ordinary equity holders of the parent	2,360	1,381	7,348	5,247	12,033
Preference shareholders	-	-	80	80	160
Non-controlling interests	65	(34)	220	(15)	404
	2,425	1,347	7,648	5,312	12,597
Earnings per share:					
Basic (Rs)	9.66	9.53	30.11	25.35	33.51
Diluted (Rs)	9.66	9.53	30.10	25.34	33.48

240,509 239,380 239,896 239,295 239,330

240,581 239,461 239,968 239,376 239,518

COMMENTS ON RESULTS

reflecting improved operating results across clusters and a drop in impairment charges.

Operating income rose by 7.3% to Rs 17,986 million. Despite significant growth in average interest-earnings assets, net interest income increased by only 2%, being impacted by lower yields derived from the deployment of excess rupee liquidity and lower margins on the international loan book, which experienced a shift in its mix towards short-term advances and commodity trade finance loans. Net fee and commission income grew by 32.0% to Rs 4,411 million, boosted by higher fees from regional trade financing and payment activities in the banking cluster as well as increased revenues from the non-banking segment. On the other hand. 'Other income' fell slightly with the increase in profit from foreign exchange transactions being offset by a drop in income from trading activities and fair value losses on financial instruments due to market volatility.

Operating expenses increased by 10.2% to Rs 6,863 million on the back of ongoing investment in human capital and technology notably linked to our digitalisation efforts, resulting in a rise in the cost-to-income ratio from 37.1% to 38.2%. Impairment charges declined by 16.6% to Rs 2,861 million, representing an annualised cost of risk of 99 basis points of gross loans and advances The gross non-performing loan ratio stood at 3.9%.

The share of profit of associates grew by Rs 348 million on account of an improvement in results across associated entities.

Group profits attributable to ordinary shareholders grew by 19.1% to Rs 7,223 million for the nine months to 31 March 2022, Our capitalisation level remains comfortable with shareholders' funds increasing to Rs 78.3 billion, contributing to a capital adequacy ratio of 18.3%, of which 17.0% in the form of Tier 1.

> The Russia-Ukraine conflict has weakened prospects for the global economy, which is yet to fully recover from the pandemic. The crisis has exacerbated existing supply chain disruptions, with the resulting surge in commodity prices fuelling heightened global inflationary pressures, thus prompting many central banks to tighten monetary policy earlier than planned. At the domestic level, notwithstanding encouraging signs in the tourism industry, the war is weighing on the strength of the recovery due to lower growth in key trading partners and the impact of the sharp rise in inflation. Whilst this highly uncertain operating env pounded challenges faced by the Group, the latter remains focused on implementing its growth agenda, aimed at further rsifying its revenue lines and supporting the local economic rebound and transformation. The Group will accordingly continue to invest in reinforcing its enabling capabilities while upholding its financial soundness.

By order of the Board 13 May 2022

Outlook

Basic weighted average number of shares (thousands)

Diluted weighted average number of shares (thousands)

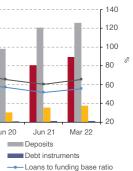
Transfers/movements in reserves At 31 March 2022

Operating activities Net cash flows from trading activities

Net cash flows from other operating Dividends received from associates Dividends paid to ordinary shareholders Dividends paid to preference shareholde Dividends paid to non-controlling interest Income tax paid

Net cash flows from operating activit Net cash flows from investing activiti Net cash flows from financing activit (Decrease)/Increase in cash and cash Net cash and cash equivalents brought Effect of foreign exchange rate changes Net cash and cash equivalents carrie

Rs 529.0 bn **14.4%**

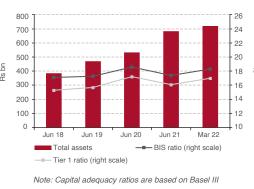


Total assets and capital adequacy

ASSETS

Rs 721.0 bn

14.0%



FINANCIAL SOUNDNESS INDICATORS (%)

Max 00 Ive 04 Max 04

	Mar-22	Jun-21	Mar-21
Profitability			
Return on average total assets1	1.4	1.3	1.4
Return on average equity1	12.7	11.8	12.4
Return on average Tier 1 capital ¹	13.0	11.9	12.3
Efficiency			
Cost-to-income	38.2	36.9	37.1
Asset quality			
Gross NPL/Gross loans and advances	3.9	3.6	3.4
Net NPL/Net loans and advances	2.6	2.3	1.9
Liquidity			
Liquid assets ² /Total assets	43.3	47.2	43.9
Loans to deposits	65.6	60.2	65.7
Loans to deposits and borrowings ³	55.7	51.7	56.2
Capital adequacy			
Shareholders equity to assets	10.9	10.7	10.7
BIS risk adjusted ratio ⁴	18.3	17.4	17.0
o/w Tier 1 ⁴	17.0	16.1	15.8

Annualised rate for March figures In the computation, liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds

Borrowings include debt instruments Based on Basel III

Consolidated summary statement of changes in equity for the period ended 31 March 2022

Statuch Capital Basin Normalition Res/M Capital Res/M Res/M Capital Res/M Total Res/M Non-Controlling Res/M No			Attributable to equity holders of the parent						
At 1 July 2020 2,719 50,460 2,226 193 6,947 62,545 2,549 65,047 Obter comprehensive (comprehensive (comprehensi				•			Total		
Profit or the period - 6.146 - - 6.146 6 6.147 Other comprehensive iscome for the period - (002) 633 - 5.327 (15) 5.312 Dividends to nor-controlling interestive inscubidiary - - - - - - (22) (22) Dividends to nor-controlling interestive inscubidiary - - - - - (22) (22) Dividends to nor-controlling interestive inscubidiary - - - - (22) - <		Rs'M	Rs'M	Rs'M	Rs'M	Rs'M	Rs'M	Rs'M	Rs'M
Profit or the pend - 6.146 - - 6.146 6 6.147 Other comprehensive isconardial comprehensise isconardial comprehensive isconardial comprehanive isconardia									
Other comprehensive (sequence)/income for the period -		2,719	,	2,226	193	6,947	,	,	,
Total comprehensive income/(sponse) for the period - 6,146 (902) 83 - 5,227 (15) 5,312 0 Dividends to preference shareholders income ontomoling interests in subsidiary - - - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - - 600 - -		-	6,146	-	-		,		,
Dividents to non-controlling inversets in subulary · · · · · · · · · · · · · · · · · · ·			-				,	/ //	. ,
Divides to preference shareholders - (80) - 1.01 000 000 1.01 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000		-	6,146	(902)	83	-	5,327	()	,
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Transactions with owners 42 (80) - - (38) (22) (60) A1 3 March 2021 2 2 2 2 2 2 76 56,528 1,322 276 6,947 67,834 2,512 70,365 A1 1 March 2021 2,719 50,460 2,226 193 6,947 62,545 65,094 Profit for the year 8,179 - - 8,179 6 8,239 Other comprehensive income for the year - 2,108 544 1,362 - 4,014 434 4358 Total comprehensive income for the year - 1,0287 544 1,362 - 1,1736 12,597 Dividends to ordinary shareholders - - 1,1736 12,193 404 12,597 Dividends to ordinary shareholders - - - 1,1736 - - 1,1736 12,193 404 14,2597 Dividends to ordinary shareholders - - 1,1736 -		-	(80)	-	-	-		,	
Transfers/movements in reserves \cdot 2 (2) \cdot 1 1 1 1 1 1 1 1 1 1 2 <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>			-	-	-	-			
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Profit for the year -	At 31 March 2021	2,761	56,528	1,322	276	6,947	67,834	2,512	70,346
Profit for the year -									
Profit for the year -	At 1 July 2020	2 719	50 460	2 226	193	6 947	62 545	2 549	65 094
Other comprehensive income for the year - 2,108 544 1,362 - 4,014 344 4,358 Total comprehensive income for the year - 10,287 544 1,362 - 1,1739 404 1,2597 Dividends to ordinary shareholders - (1,736) - - (1,778) (22) (1,780) Dividends to preference shareholders - (160) - - (160) - (160) - (1739) (21) (,	,	,	,
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Dividends to preference shareholders - (160) - - (160) -			,		-		,		,
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Shares issued under the Scrip Dividend Scheme 248 - - - 248	• •		(80)		_		(80	. ,	. ,
Issue of shares following the exercise of Group Employee Share Options Scheme 86 - - - 86 - 86 Transactions with owners 334 (2,357) - - (2,023) (32) (2,055) Transfers/movements in reserves - 78 (80) - - (2) (2) (4)		2/18	(00)		_			,	. ,
Transactions with owners 334 (2,357) - - - (2,023) (32) (2,055) Transfers/movements in reserves - 78 (80) - - (2) (2) (4)			-	_	-	_			
Transfers/movements in reserves - 78 (80) (2) (2) (4)			(2 357)	-					
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		2 110							

Consolidated summary statement of cash flows for the period ended 31 March 2022

	9 mths to 31-Mar-22	9 mths to 31-Mar-21	Year to 30-Jun-21	
	Rs'M	Rs'M	Rs'M	
s	16,089	10,556	2,848	
activities	(38,195)	13,858	35,533	
	73	-	134	
S	(3,765)	-	-	
ders	(80)	(80)	(160)	
ests in subsidiaries	(32)	(22)	(22)	
	(1,818)	(1,407)	(2,341)	
ties	(27,728)	22,905	35,992	
ties	(1,414)	(1,379)	(1,310)	
ties	201	(225)	1,809	
h equivalents	(28,941)	21,301	36,491	
t forward	108,768	71,141	71,141	
s	549	(634)	1,136	
ed forward	80,376	91,808	108,768	

The unaudited interim consolidated summary financial statements comply with IAS 34 and have been prepared using the same accounting policies as those adopted in the financial statements for the year ended 30 June 2021.

Where necessary, comparative figures have been amended to conform with changes in presentation or in accounting policies.

Copies of the unaudited interim consolidated summary financial statements are available to the public, free of charge, upon request to the Company Secretary at the registered office of the Company, 9-15, Sir William Newton Street, Port-Louis and can be viewed on our website: www.mcbgroup.com

The statement of direct and indirect interests of officers of the Company required under rule 8(2)(m) of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007 is available upon request, free of charge, at the registered office of the Company.

This communiqué is issued pursuant to Listing Rule 12.20 and Securities Act 2005.

The Board of Directors of the MCB Group Limited accepts full responsibility for the accuracy of the information contained in this communiqué.