



FULL YEAR RESULTS FOR FY 2019/20

Earnings Call presentation

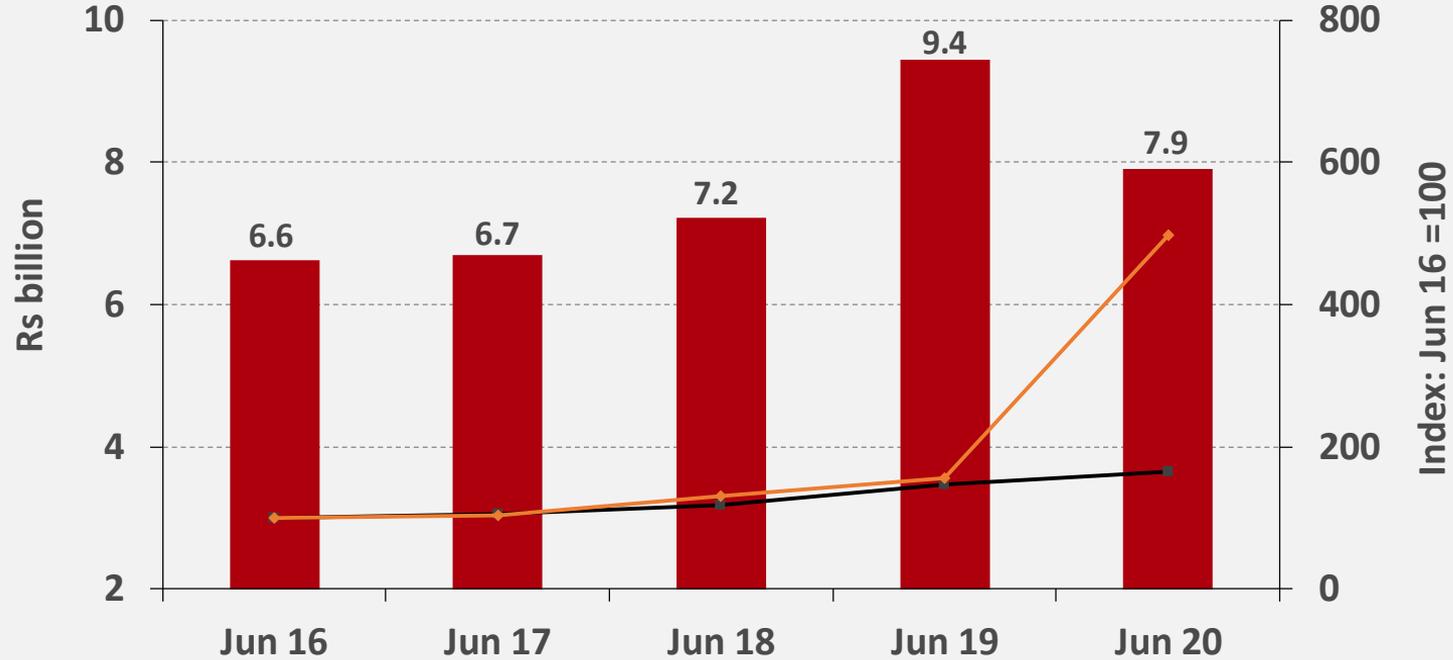




FINANCIAL PERFORMANCE



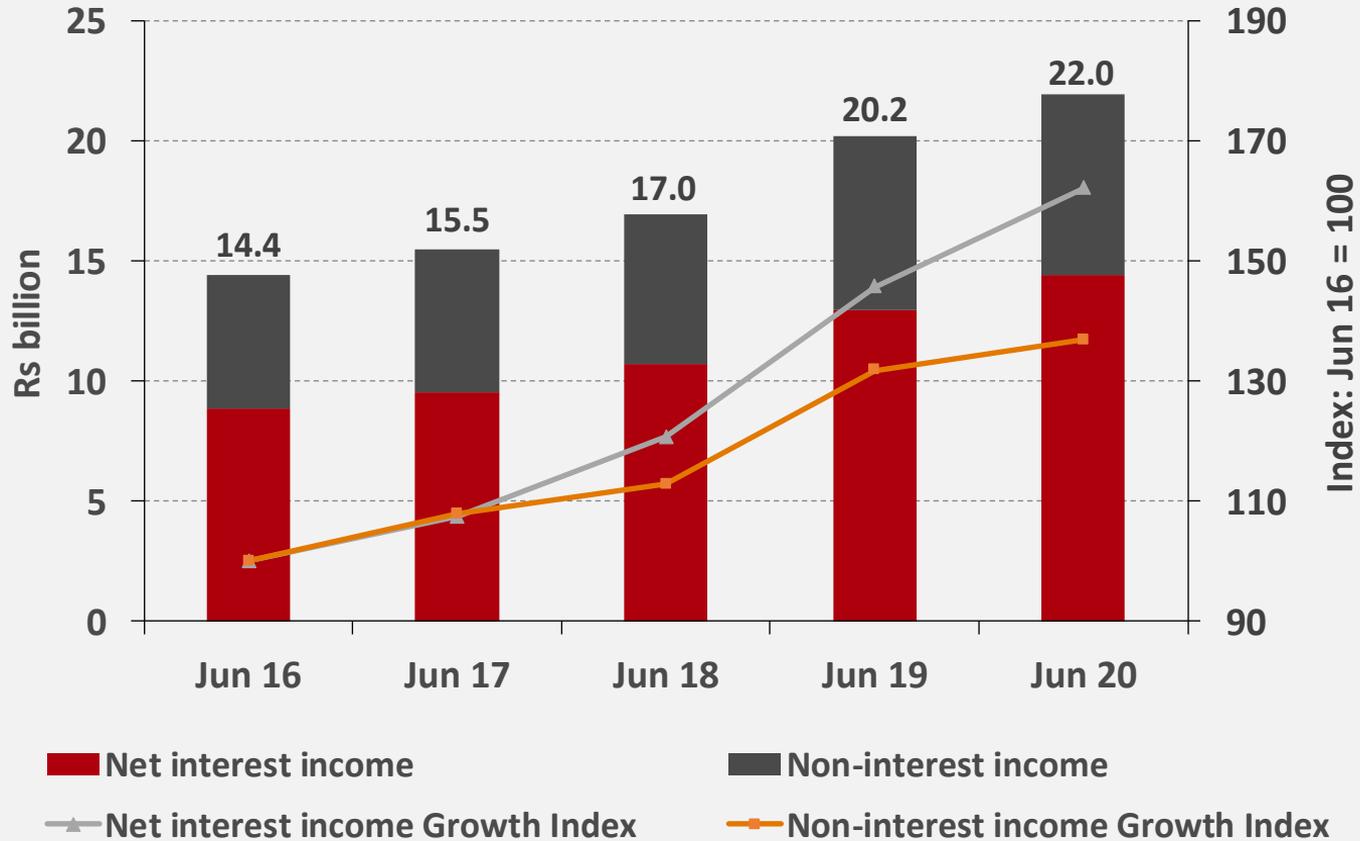
PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS



■ Profit

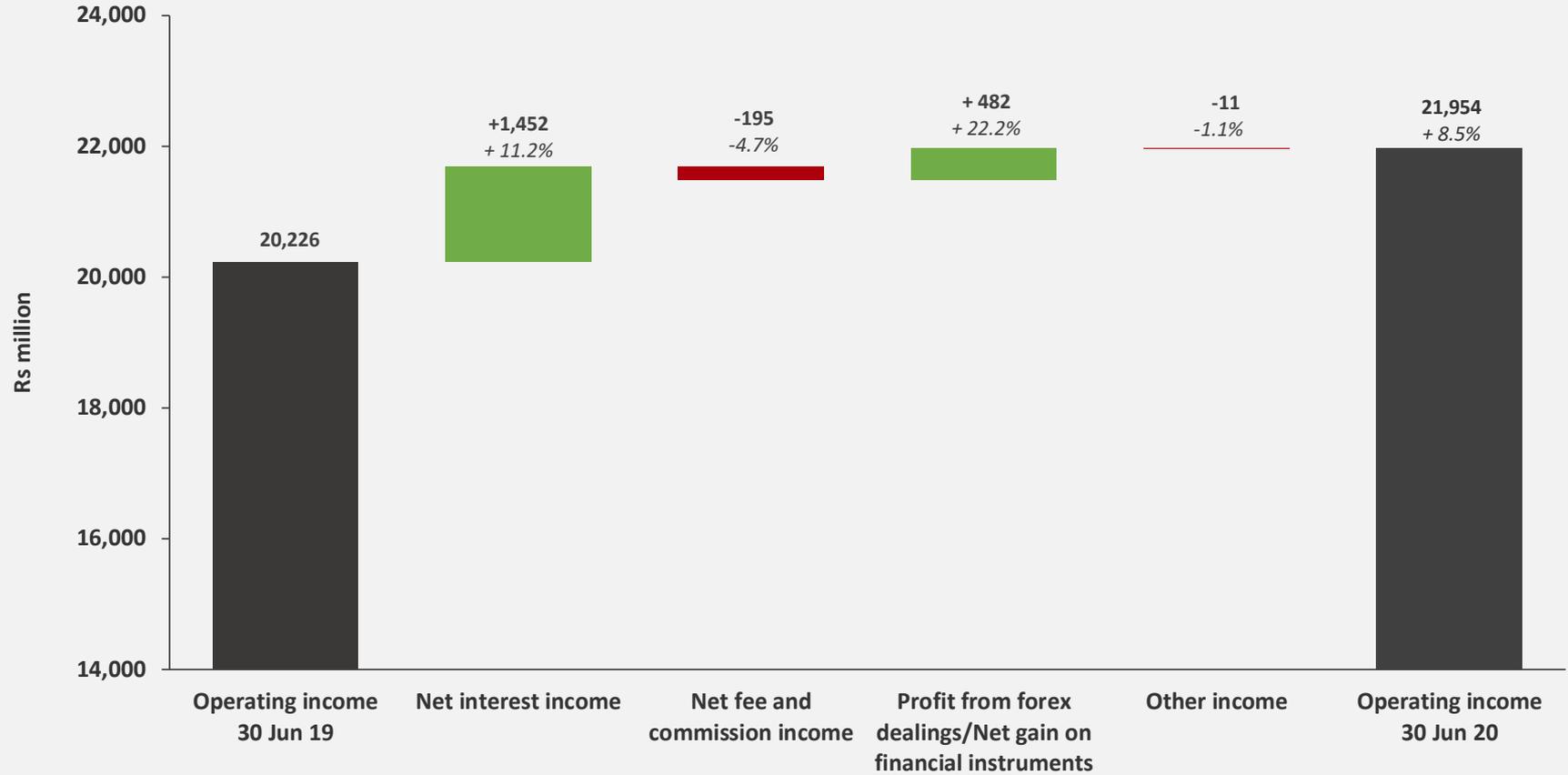
—■ Operating profit before impairment Growth index (right scale)

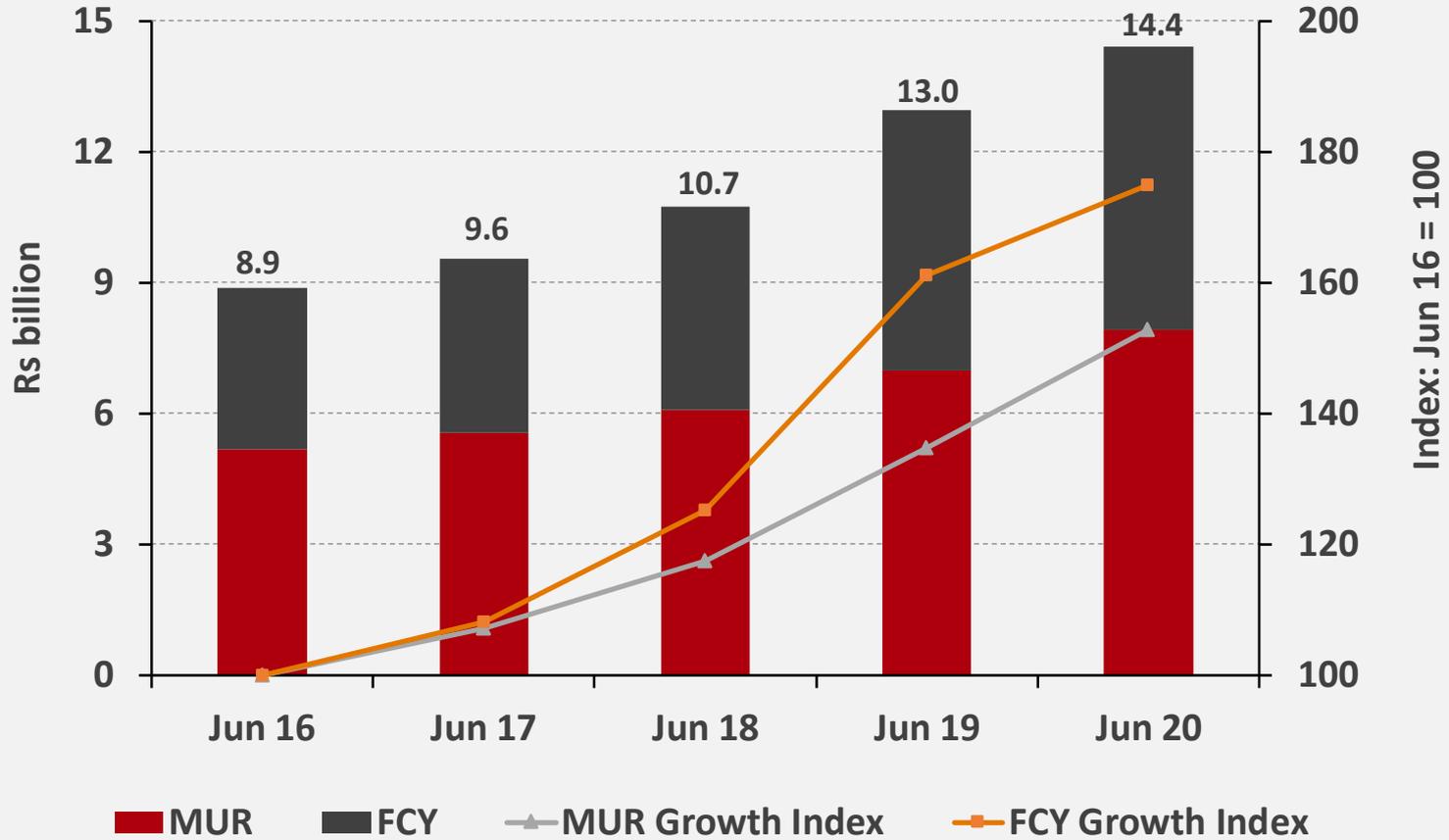
—◆ Impairment charges Growth Index (right scale)





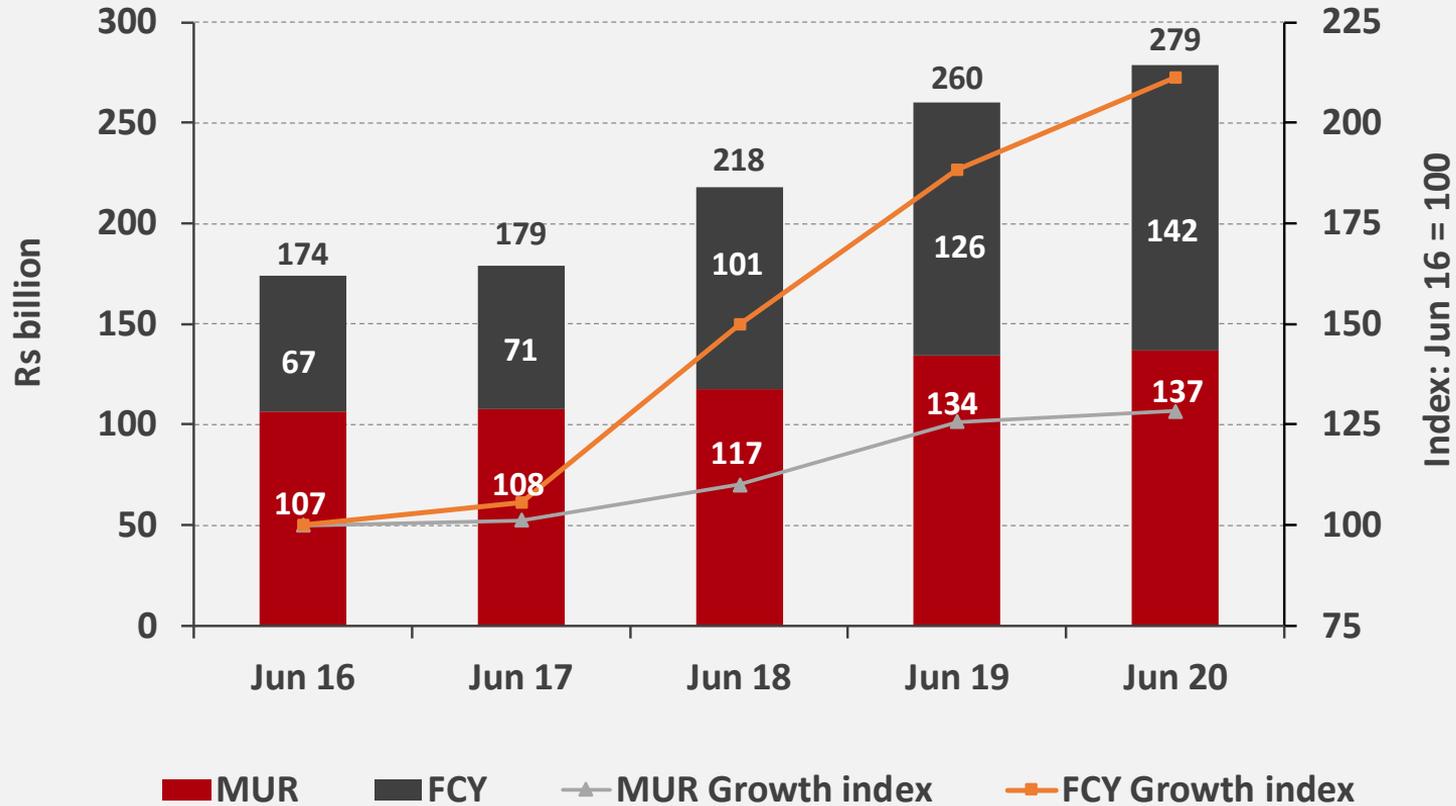
OPERATING INCOME (ii)



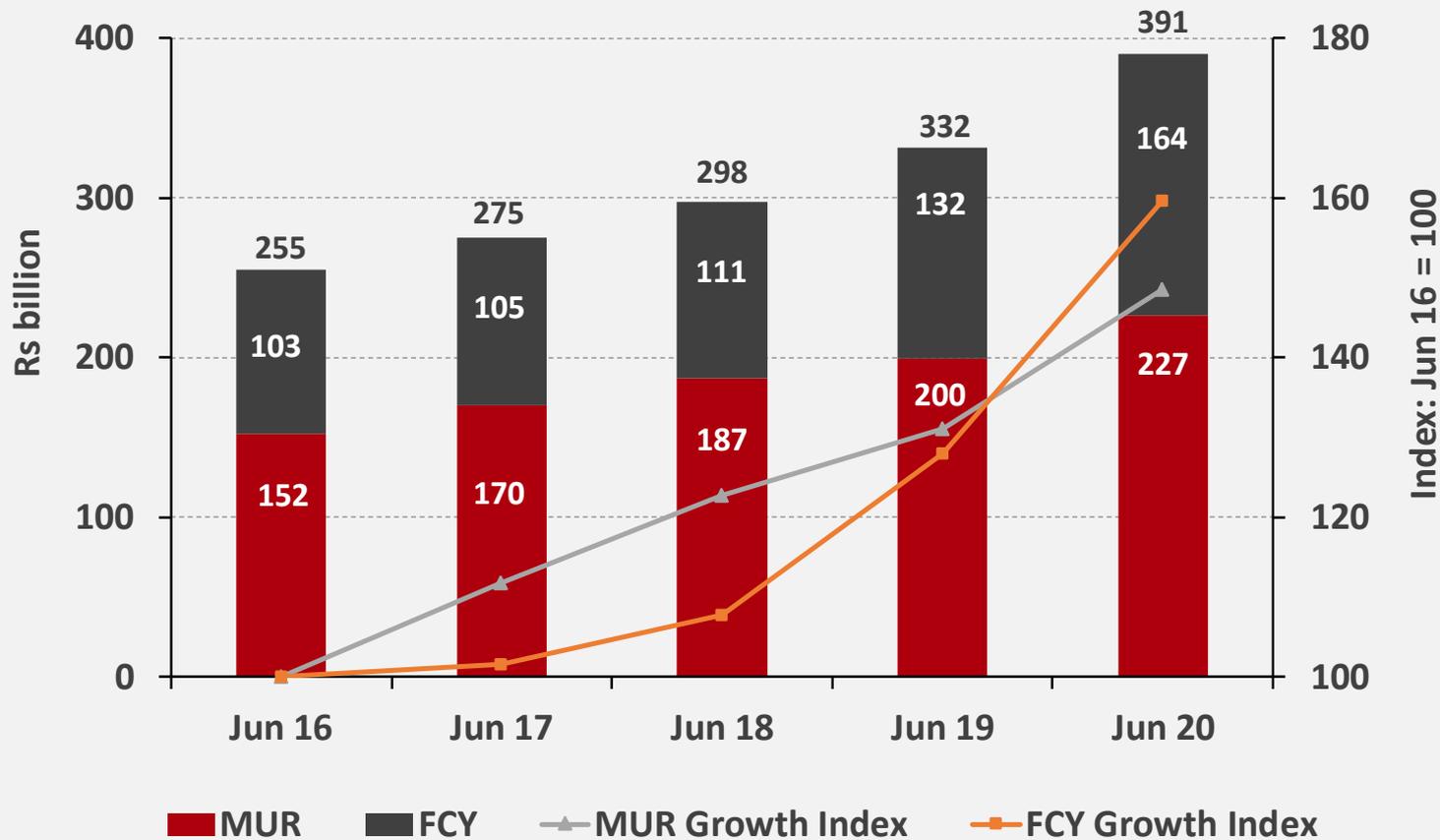




GROSS LOANS (INCL. NOTES)

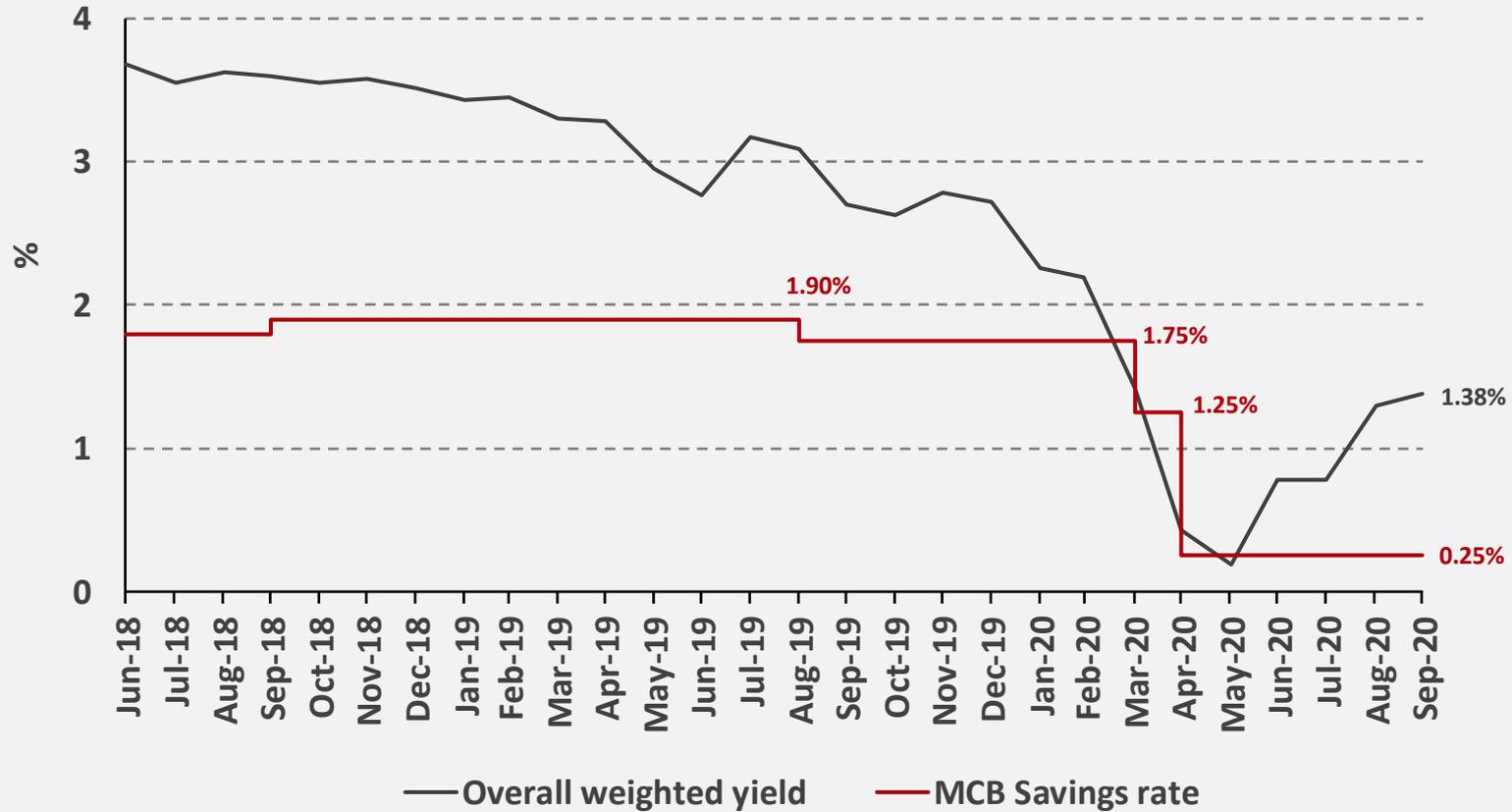


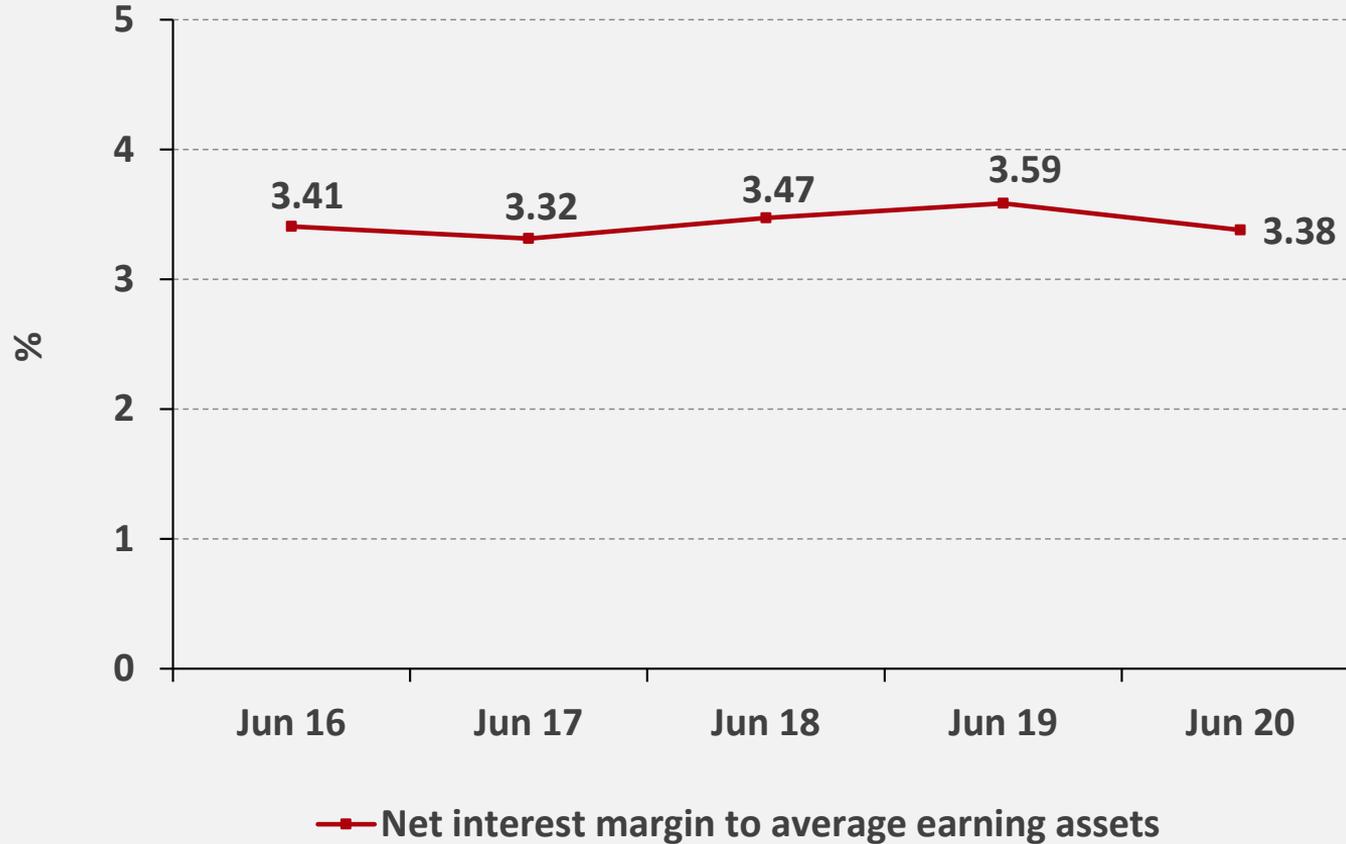
Note: Figures include Corporate Notes





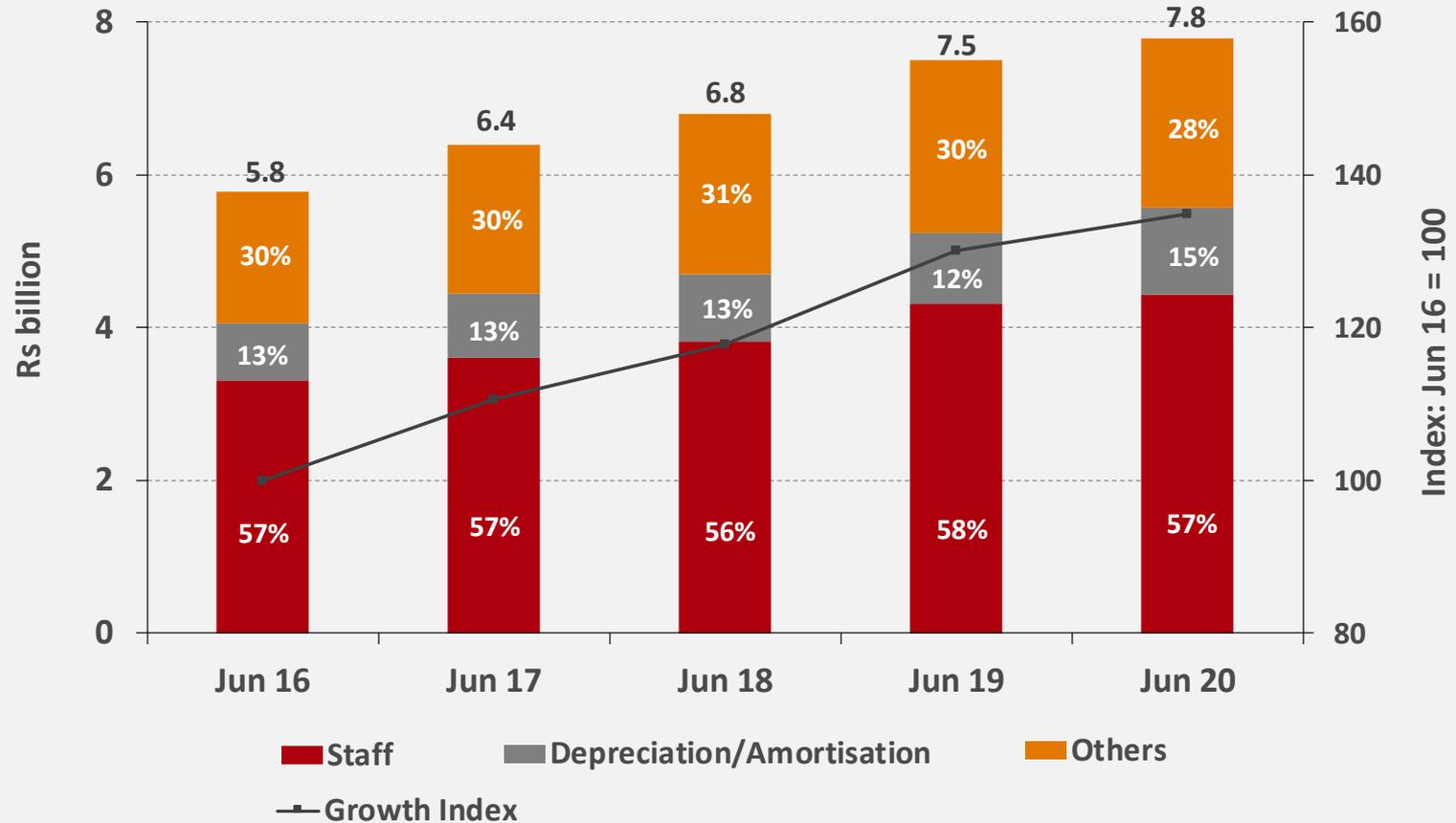
EVOLUTION OF T-BILLS RATE V/S SAVINGS RATE

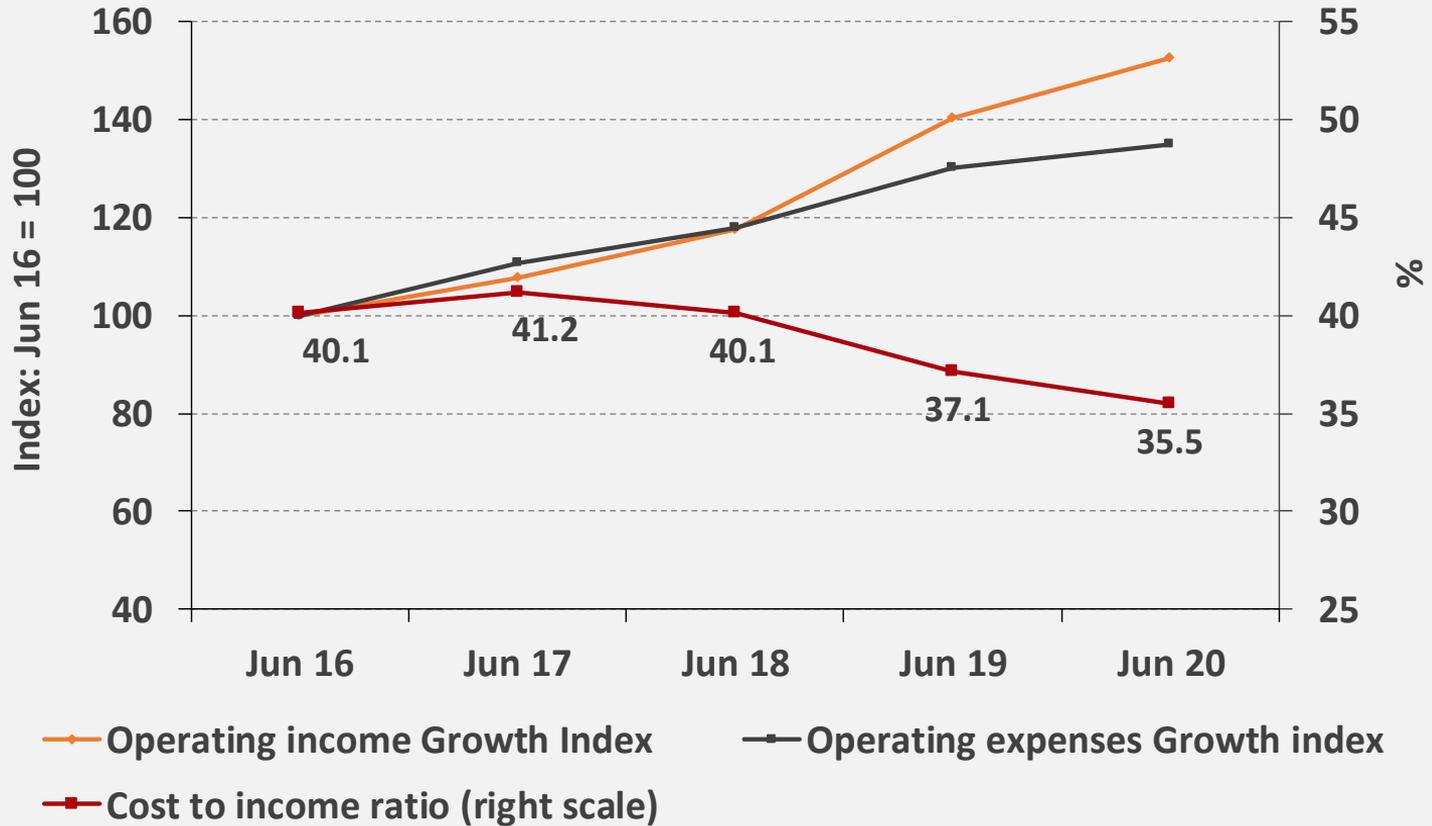






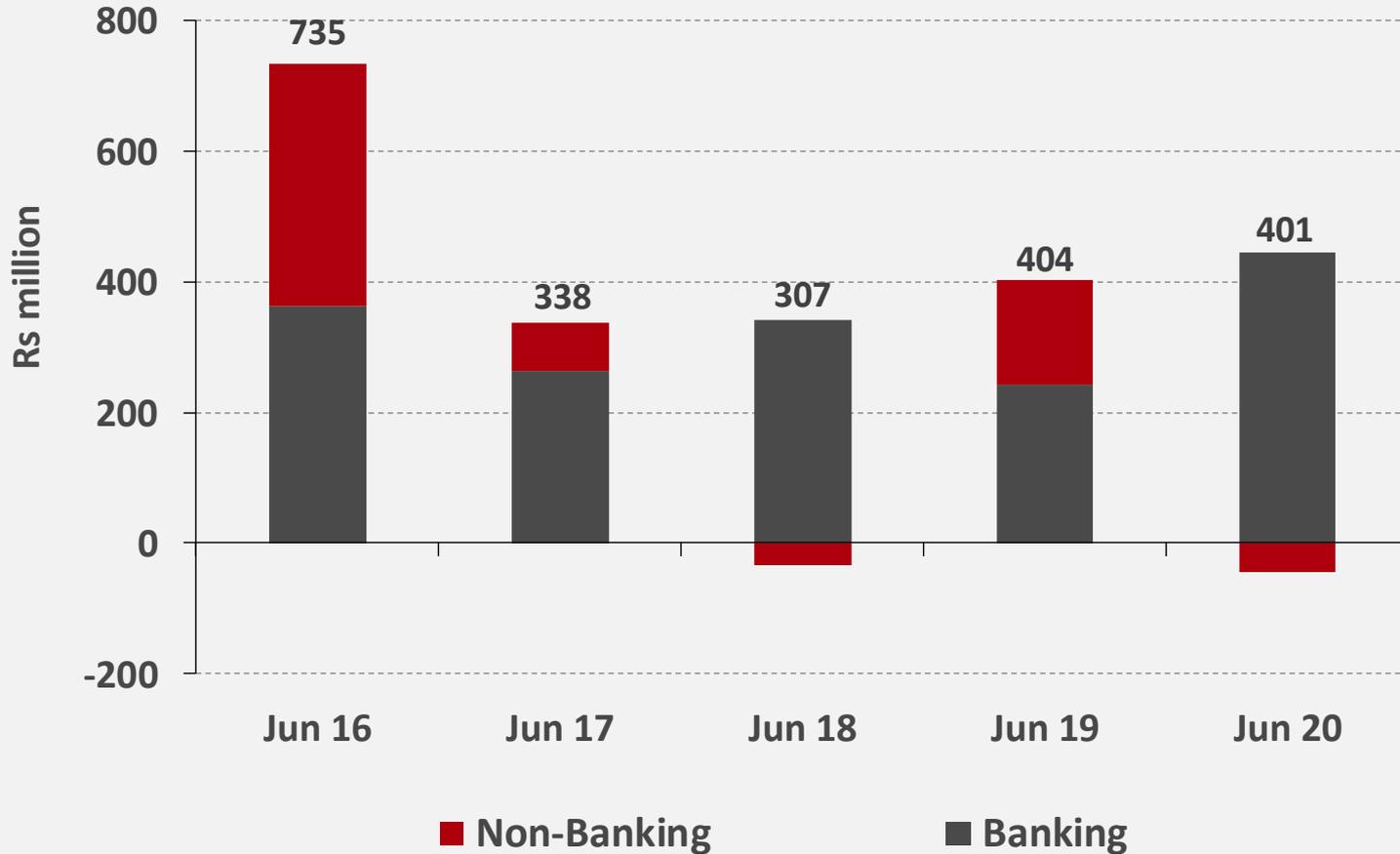
OPERATING EXPENSES





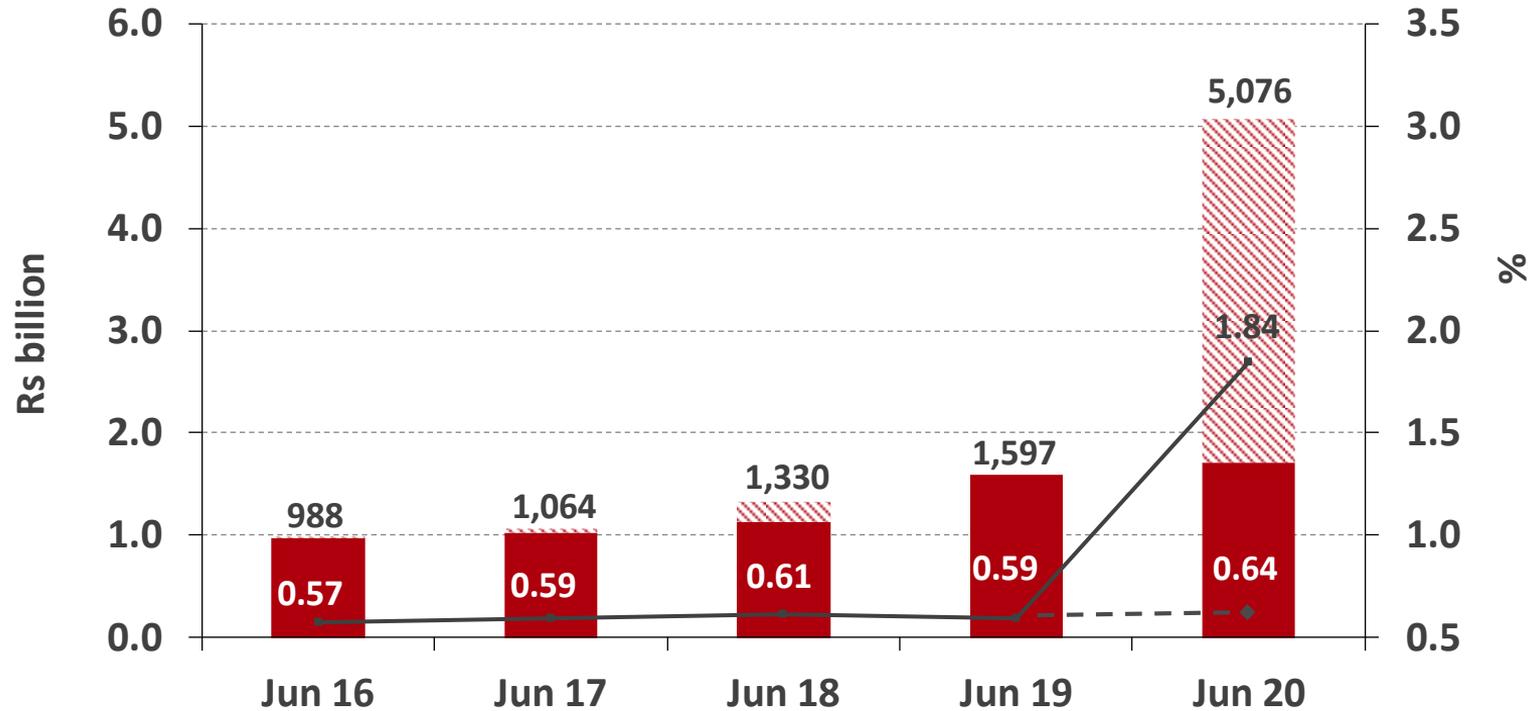


SHARE OF PROFIT OF ASSOCIATES





CREDIT IMPAIRMENT CHARGES

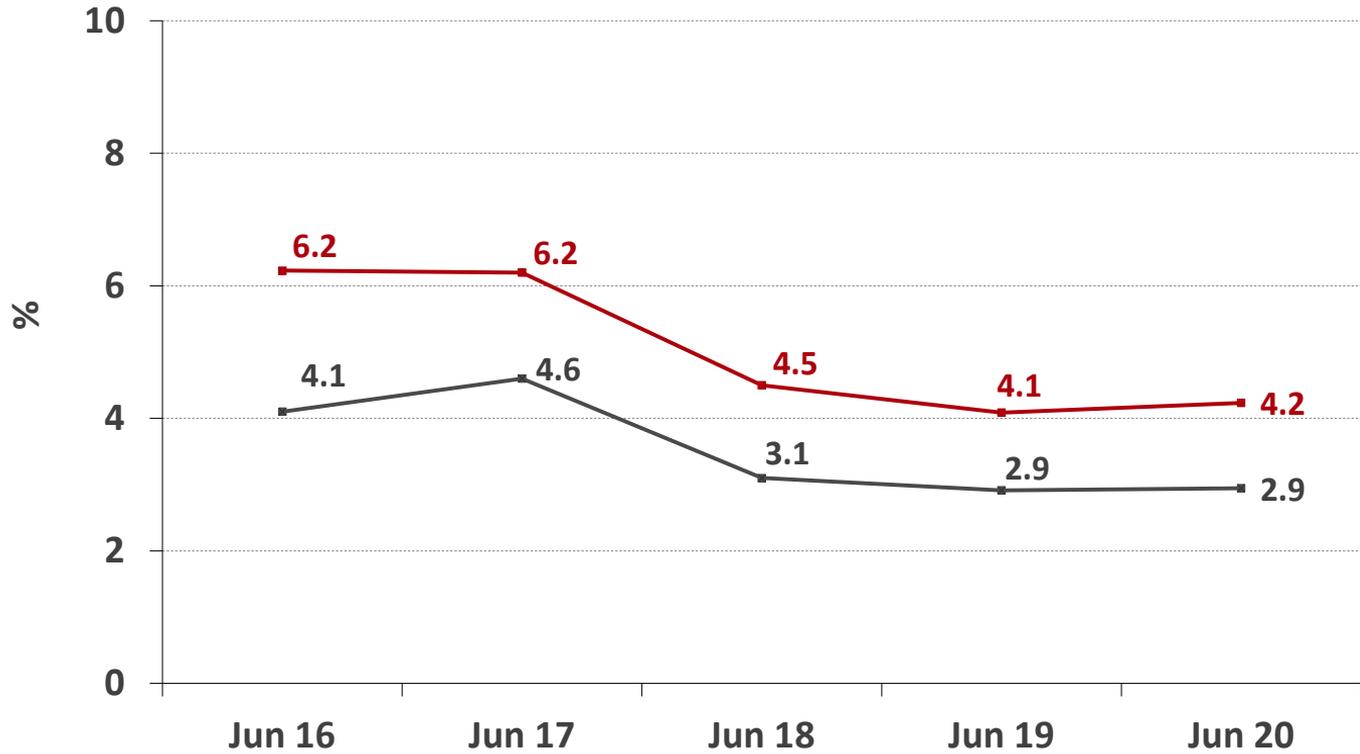


■ Specific

▨ Portfolio/ECL

— As a % of gross loans and advances (right scale)

- - - As a % of gross loans and advances, excluding additional ECL (right scale)



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

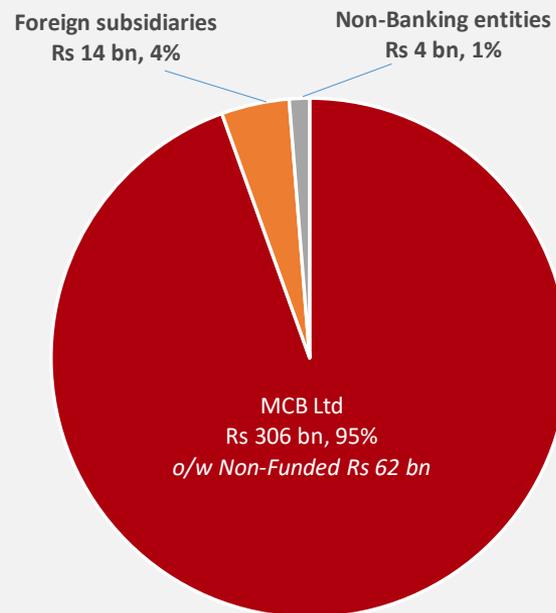


PORTFOLIO ASSESSMENT



As at 30 June 2020

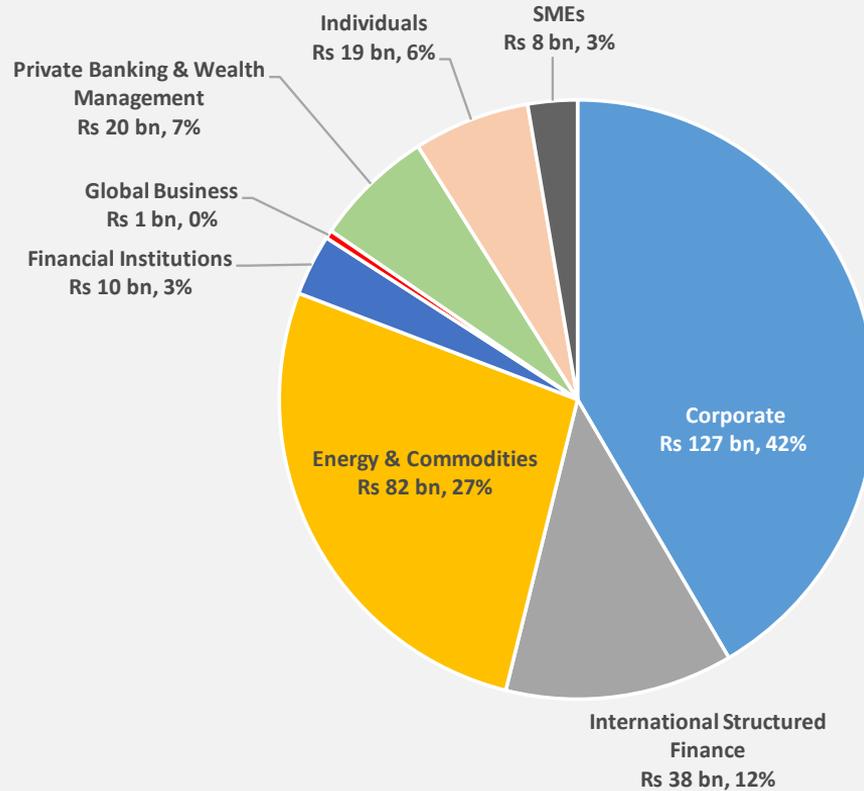
Rs 324 bn





As at 30 June 2020

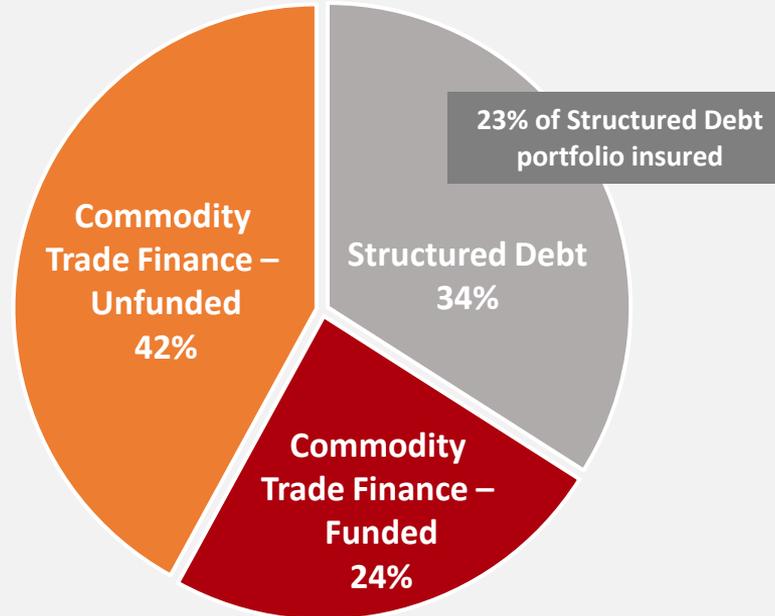
Rs 306 bn





As at 30 June 2020

Rs 82 bn



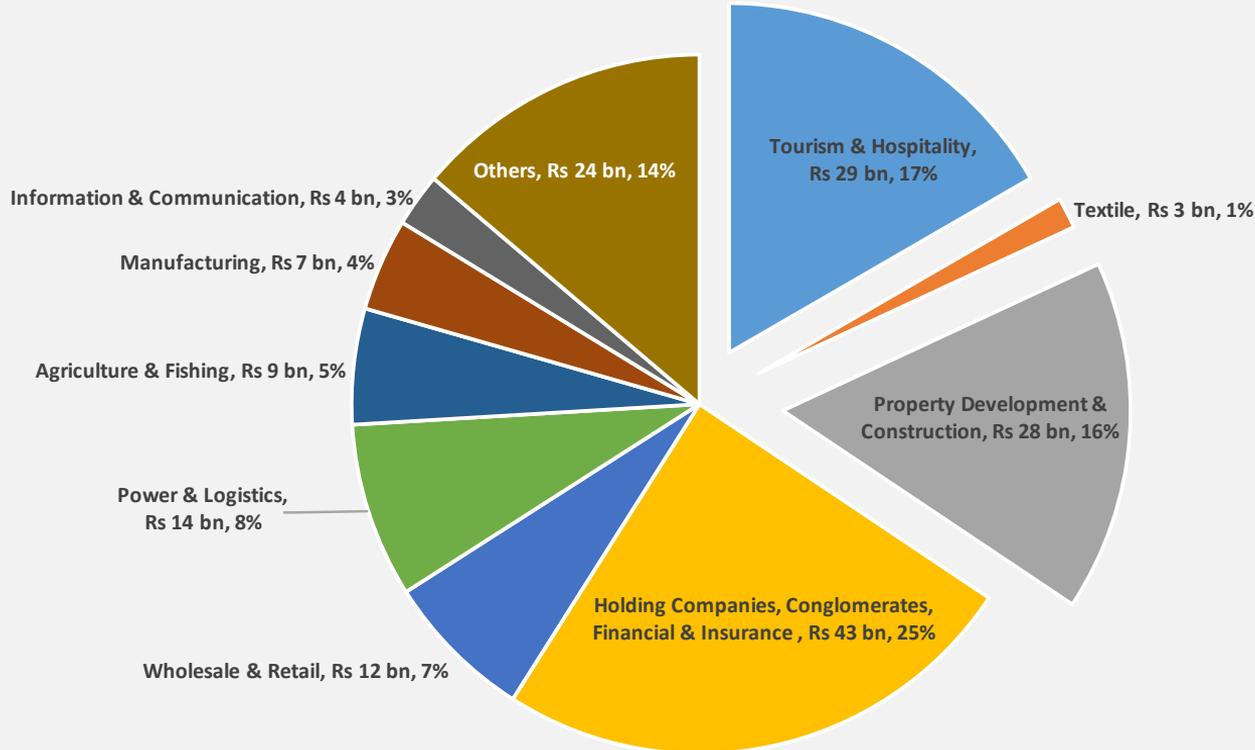


SECTOR-WISE DISTRIBUTION OF CORPORATE EXPOSURES

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

As at 30 June 2020

Rs 173 bn





MCB GROUP - BREAKDOWN OF ADDITIONAL ECL BY LOBS

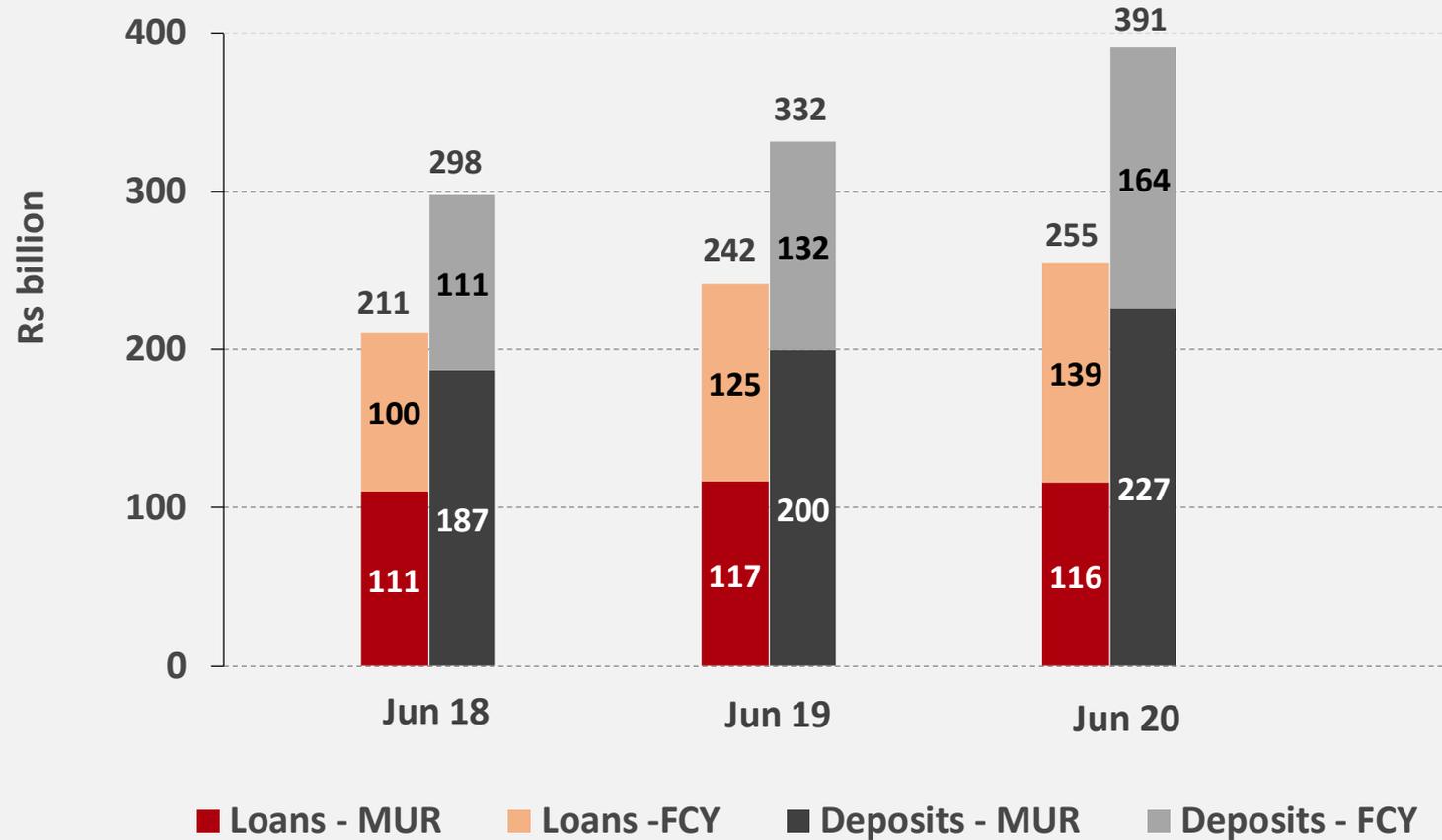
MCB Group - ECL	ECL as at Jun 19	Additional ECL during the year	ECL as at Jun 20
	Rs million	Rs million	Rs million
<i>Retail</i>	123	660	783
<i>Wholesale</i>	2,336	2,630	4,965
<i>Corporate</i>	1,737	2,576	4,313
<i>Project Finance</i>	182	62	244
<i>Energy & Commodities</i>	206	129	335
<i>Financial Institution</i>	179	(133)	46
<i>Others</i>	31	(3)	28
MCB Ltd	2,459	3,290	5749
Banking subsidiaries & Non-banking subsidiaries	222	74	296
Total	2,681	3,364	6,045

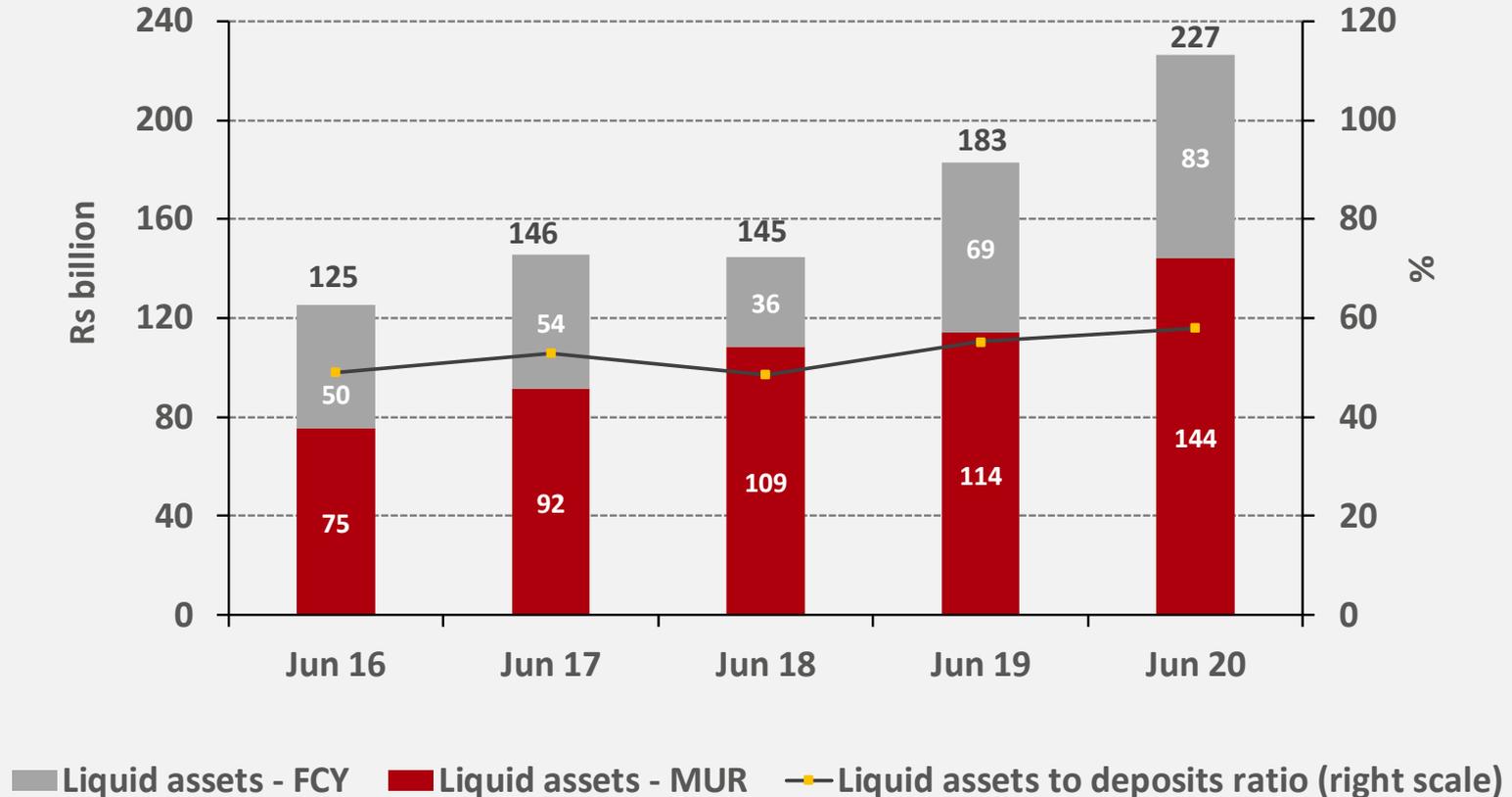


LIQUIDITY

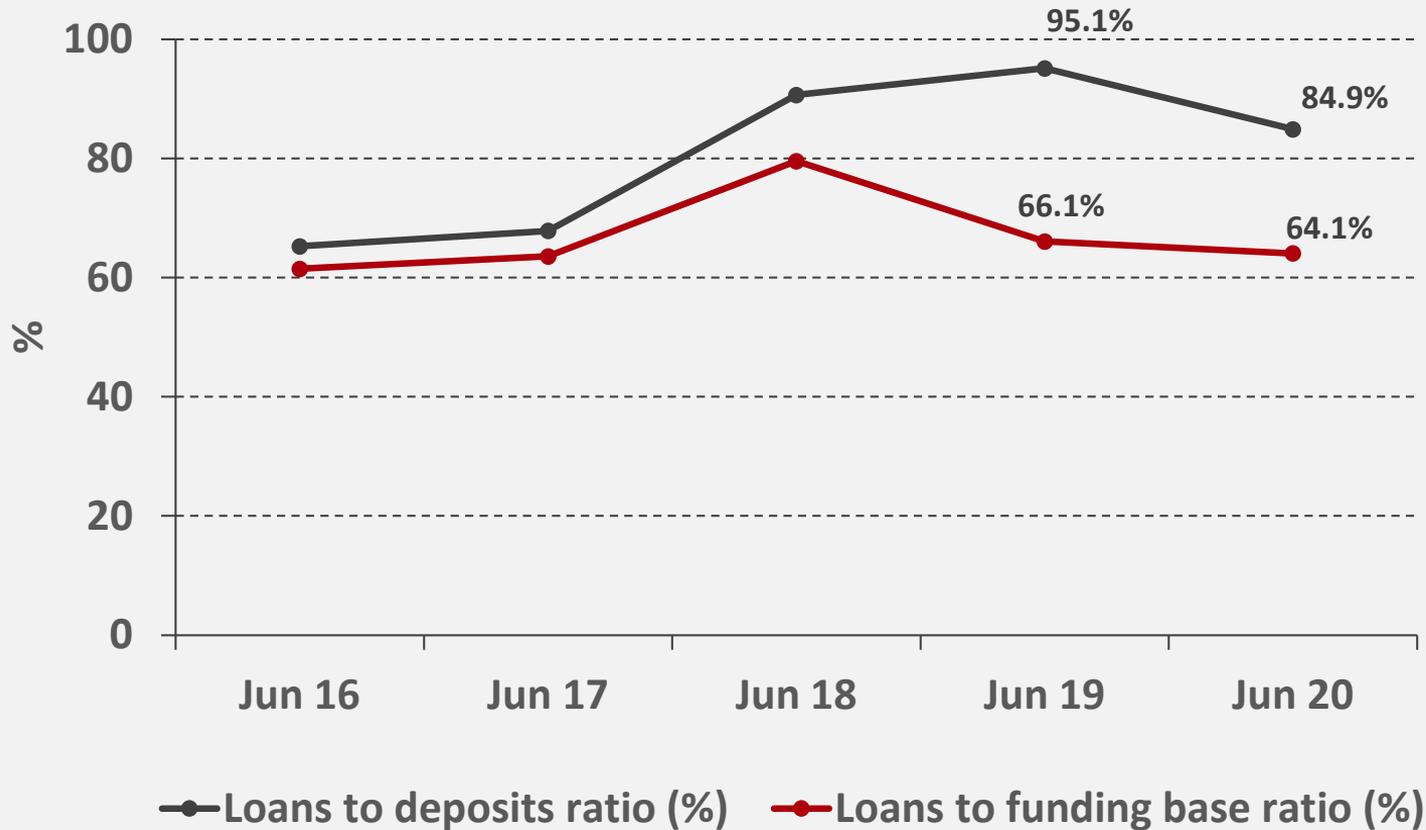


EVOLUTION OF LOANS AND DEPOSITS



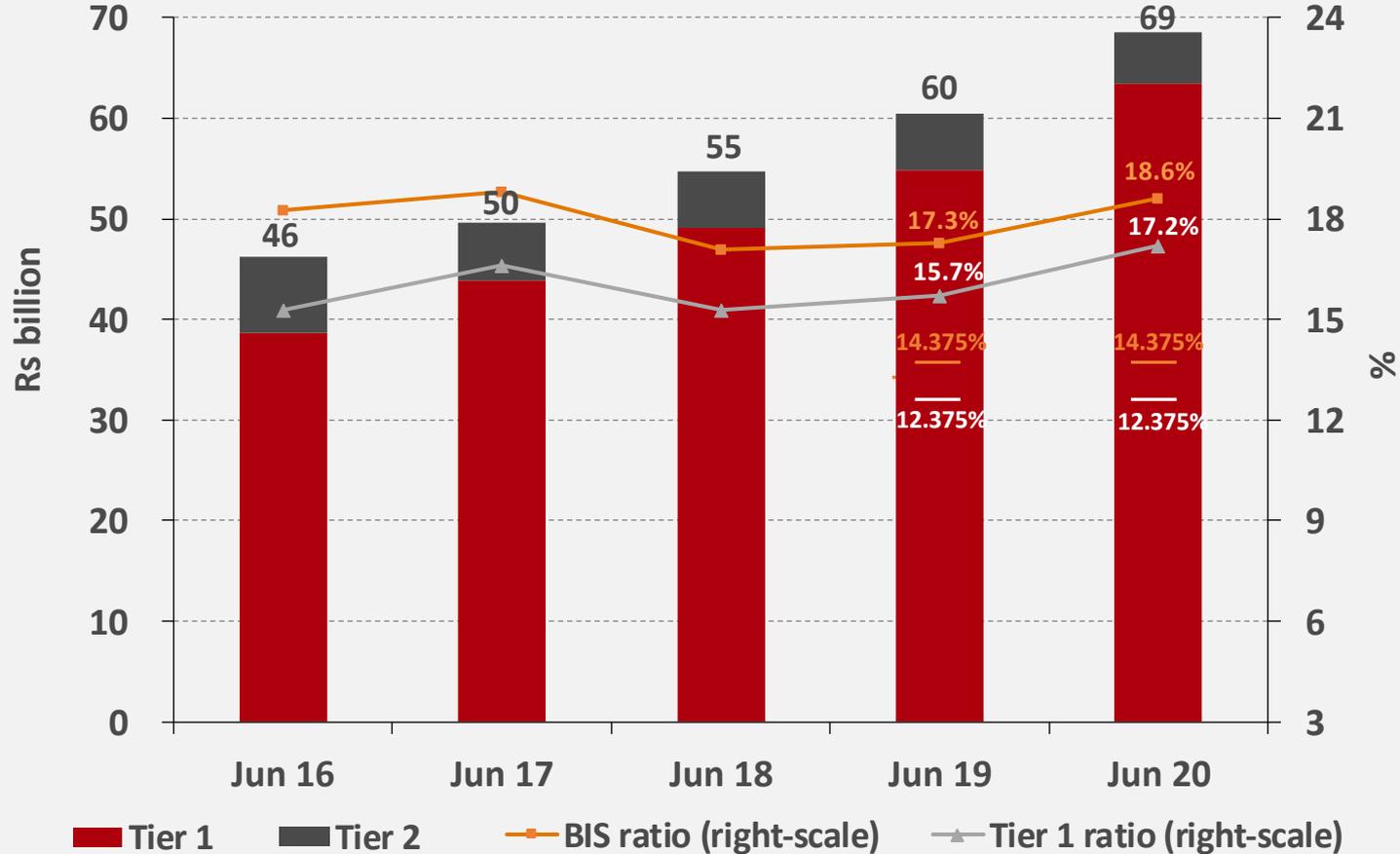


Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

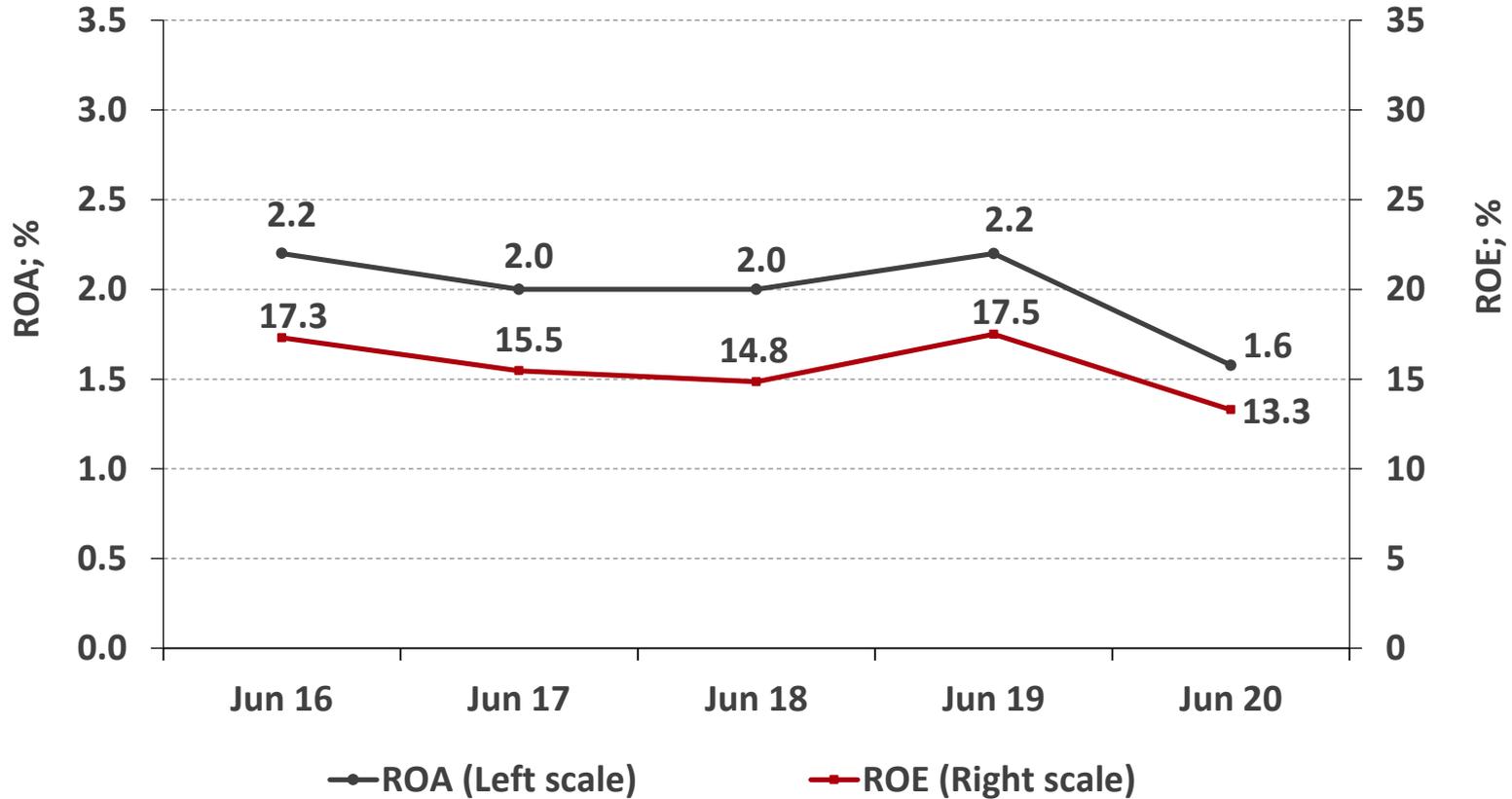




CAPITAL & ROA/ROE



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.

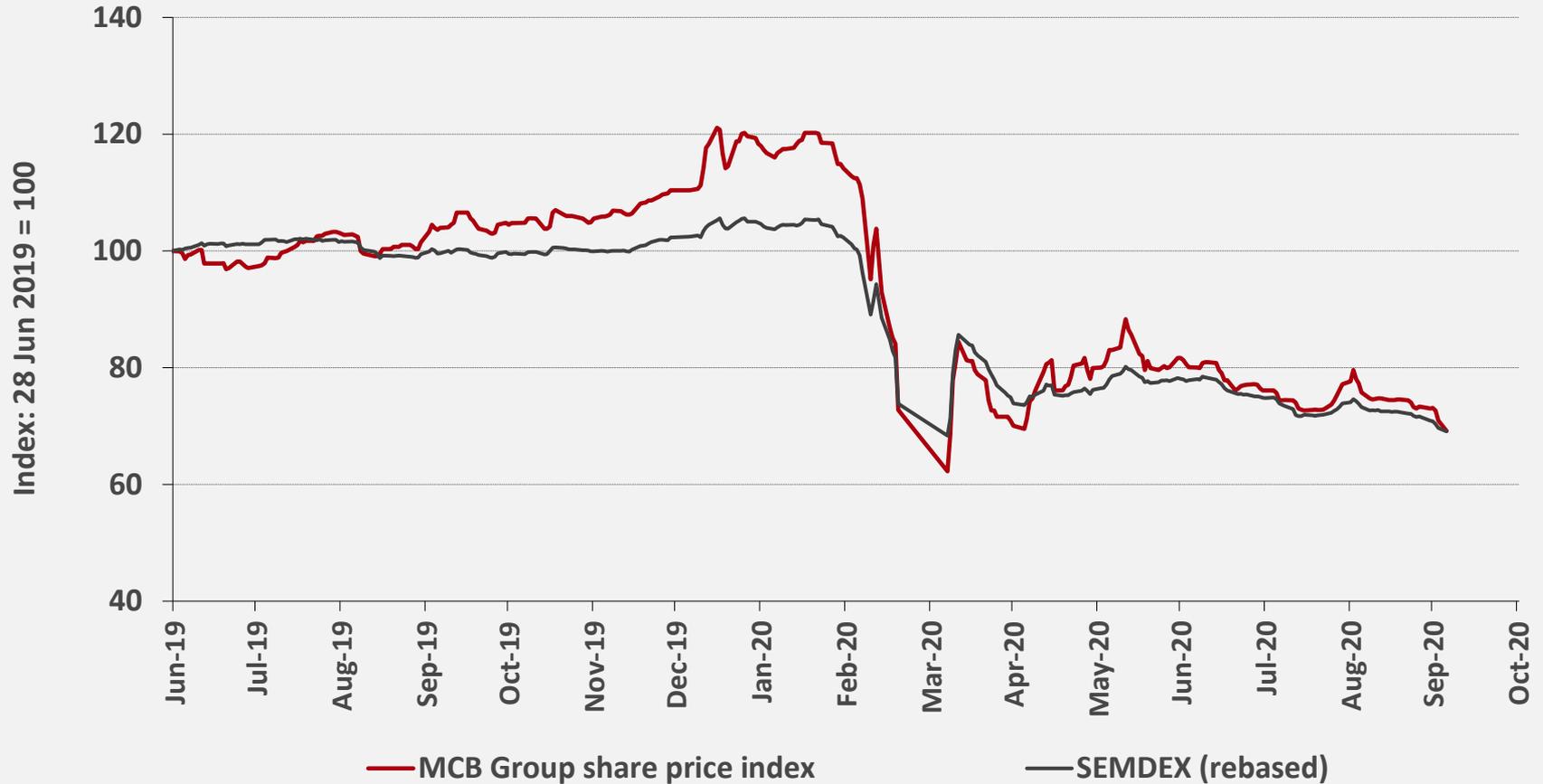




SHARE PRICE PERFORMANCE



MCBG SHARE PRICE PERFORMANCE





THANK YOU

