Everyday, we will help make something happen

First semester results for FY 2018/19 Investor meeting \& Earnings call presentation



## Operating income (ii)




$\square$ MUR $\quad$ FCY $\rightarrow$ MUR Growth index $\rightarrow$ FCY Growth index





Assets mix

| 9\% | 9\% | 8\% | 8\% | 7\% |
| :---: | :---: | :---: | :---: | :---: |
| 16\% | 22\% | 23\% | 18\% | 15\% |
| 15\% | 17\% | 19\% | 19\% | 20\% |
| 60\% | 52\% | 50\% | 55\% | 58\% |
| Jun 15 | Jun 16 | Jun 17 | Jun 18 | Dec 18 |
|  |  | ties |  |  |



## Evolution of T-Bills rate $\mathrm{v} / \mathrm{s}$ savings rate


—MCB Savings rate —Overall weighted yield



Net fee and commission income
$\square$ Profit on exchange
Other income

- -Net fee and commission income Growth index
- Profit on exchange Growth index




$\rightarrow$ Gross NPLs to gross loans and advances $\rightarrow$ Net NPLs to net loans and advances


Dec 17


■ MCB Ltd - Seg A

■ MCB Ltd - Seg B

Dec 18


■ Foreign banking subsidiaries \& associates
Non-banking financial \& other investments

$\square$ Tier $1 —$ Tier $2 —$ BIS ratio (right-scale) $\rightarrow$ Tier 1 ratio (right-scale)


—MCB Group share price index —SEMDEX (rebased) — SEM-10 (rebased)

## Thank you

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