



Full year results for FY 2020/21

Earnings Call presentation

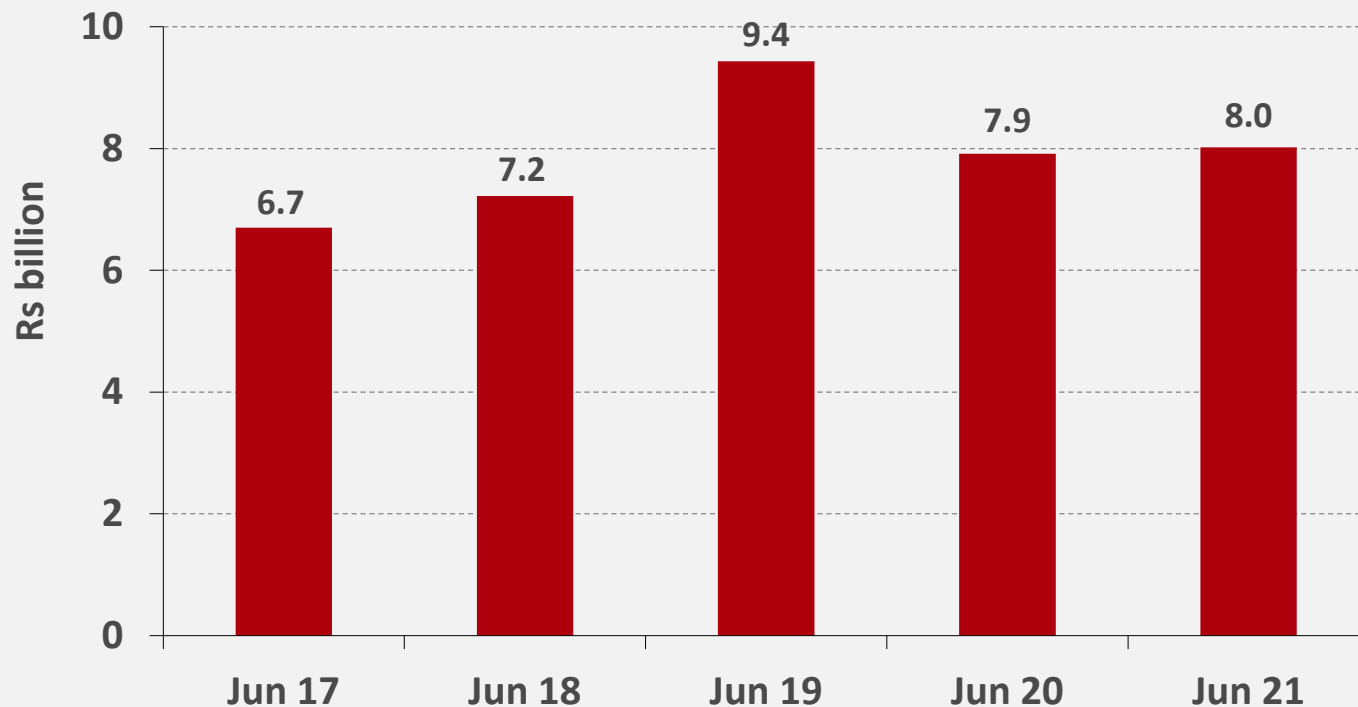


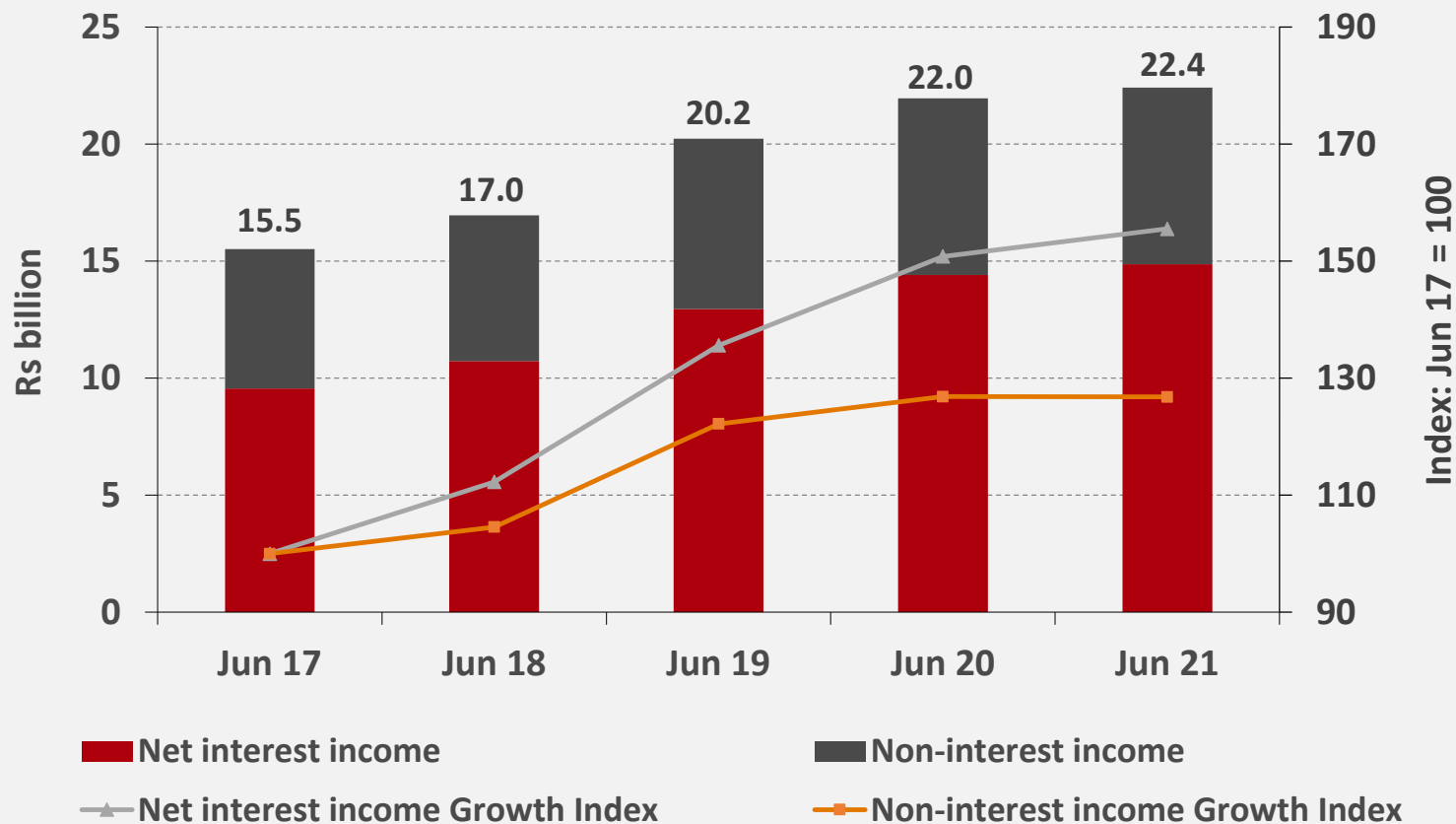


FINANCIAL PERFORMANCE



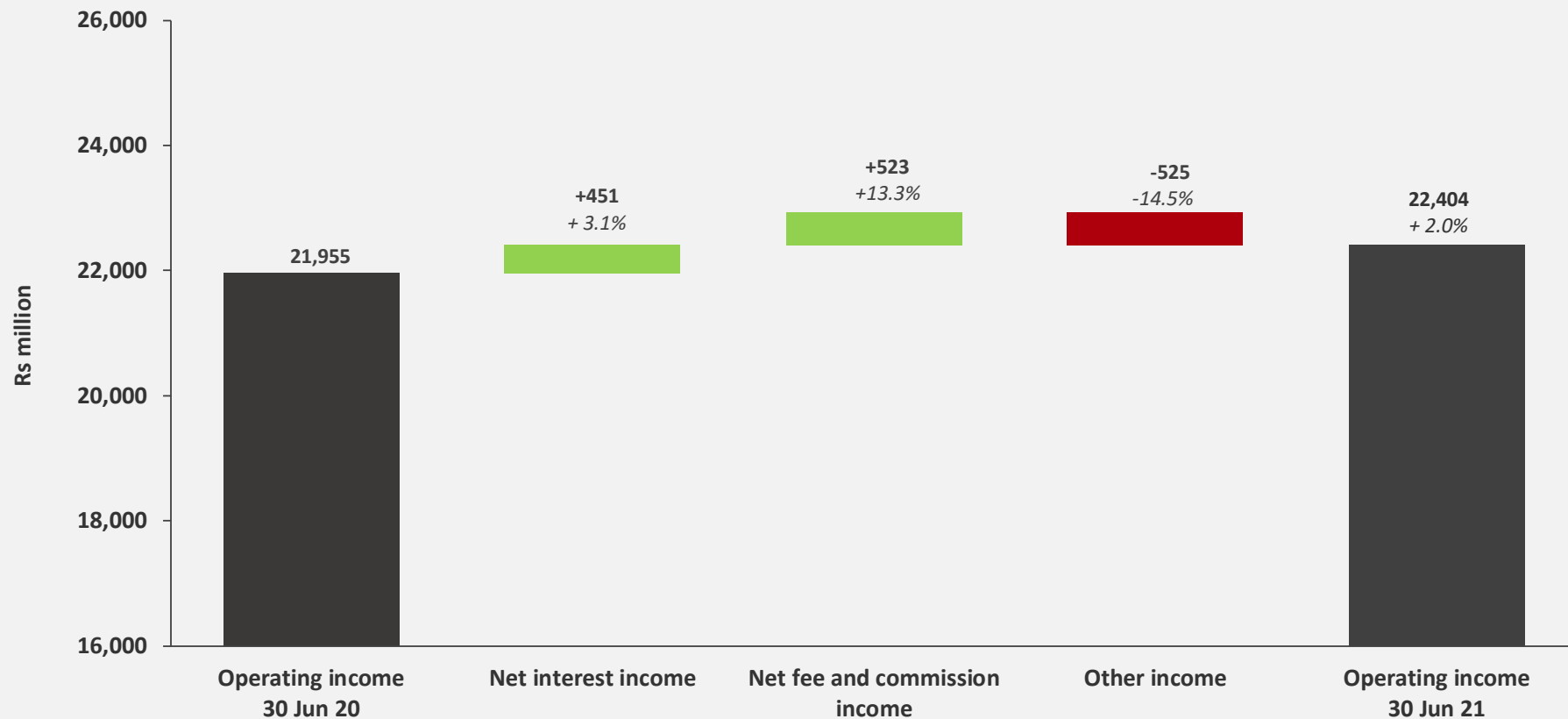
PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS





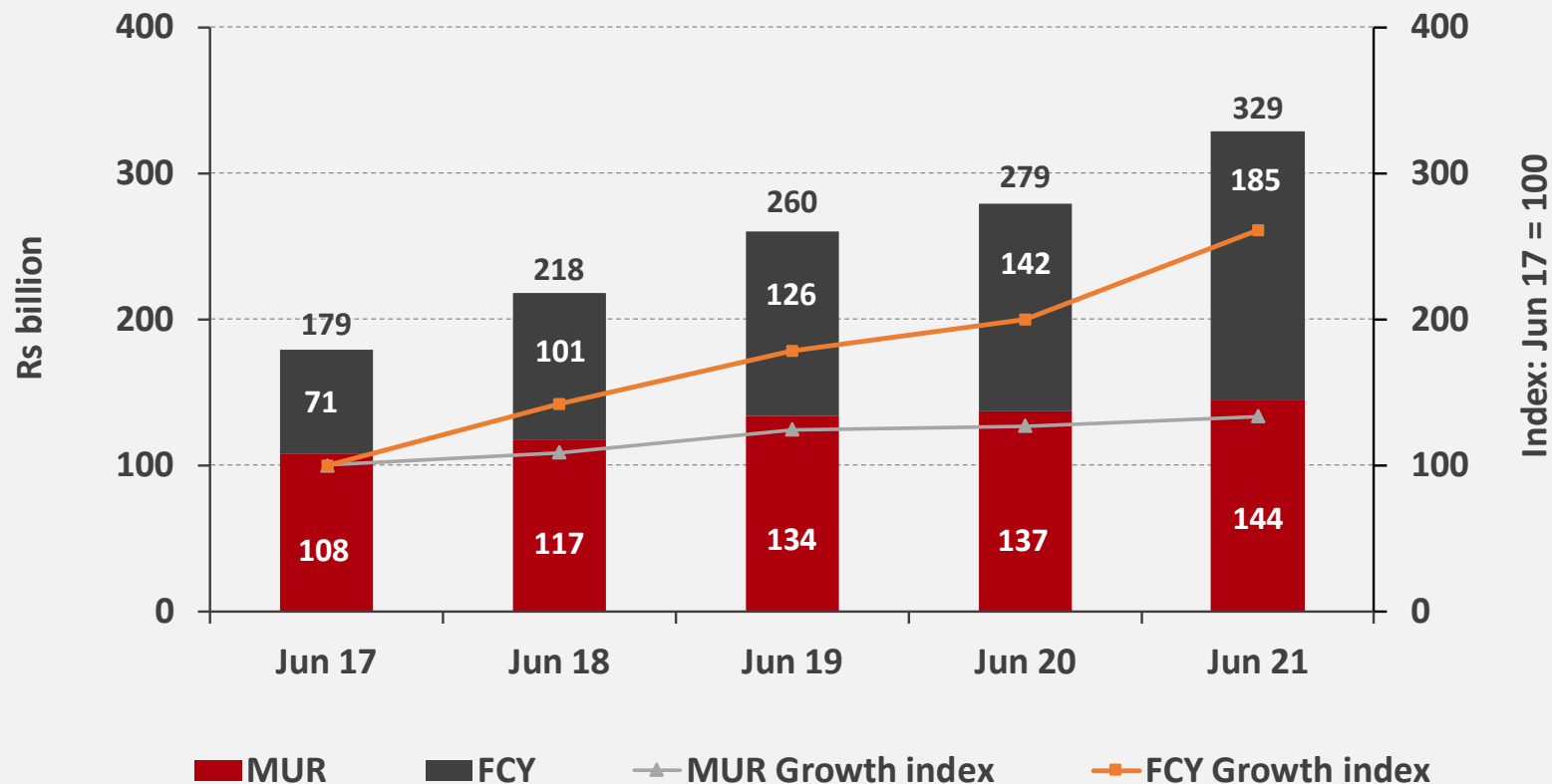


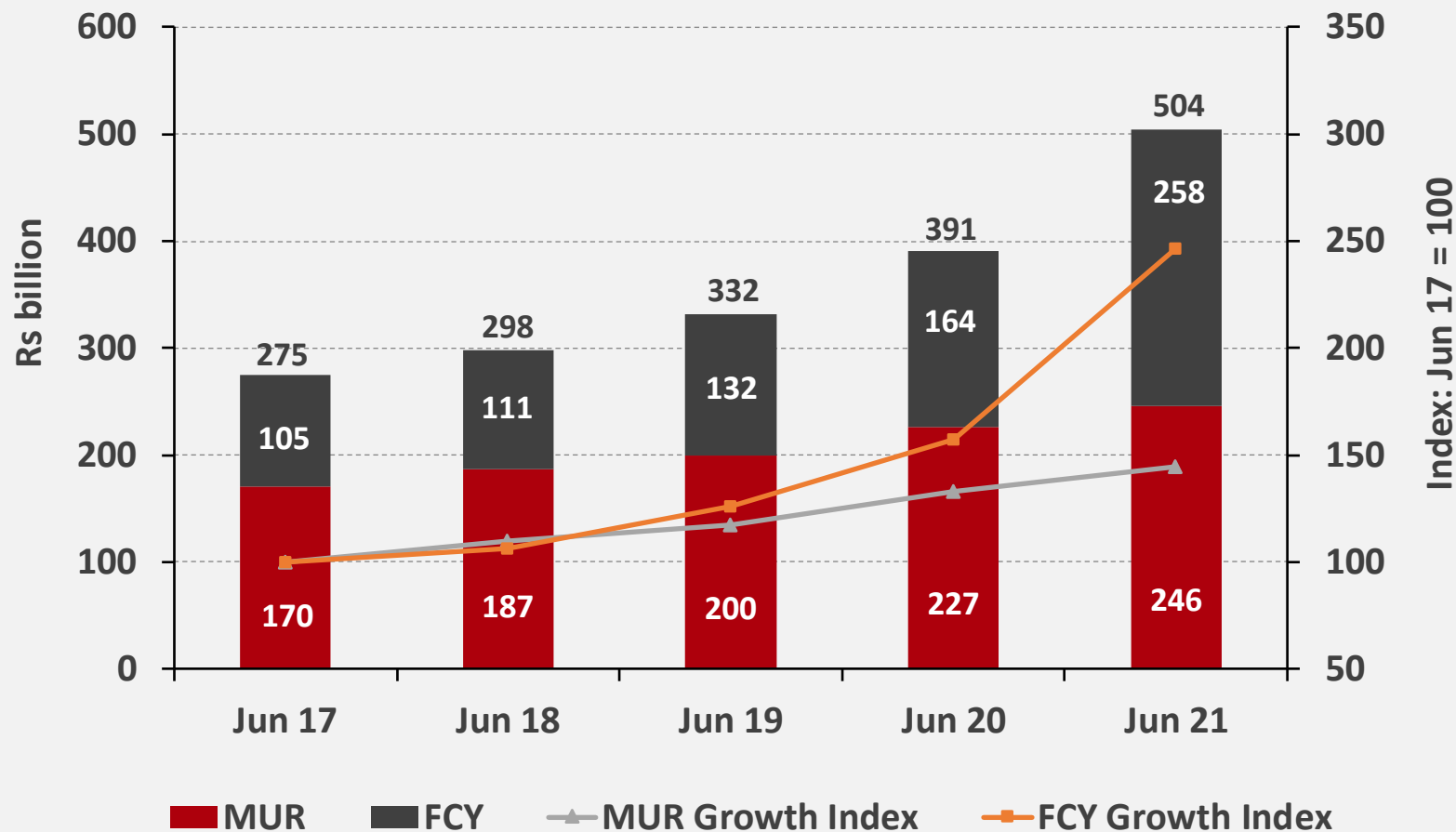
OPERATING INCOME (ii)

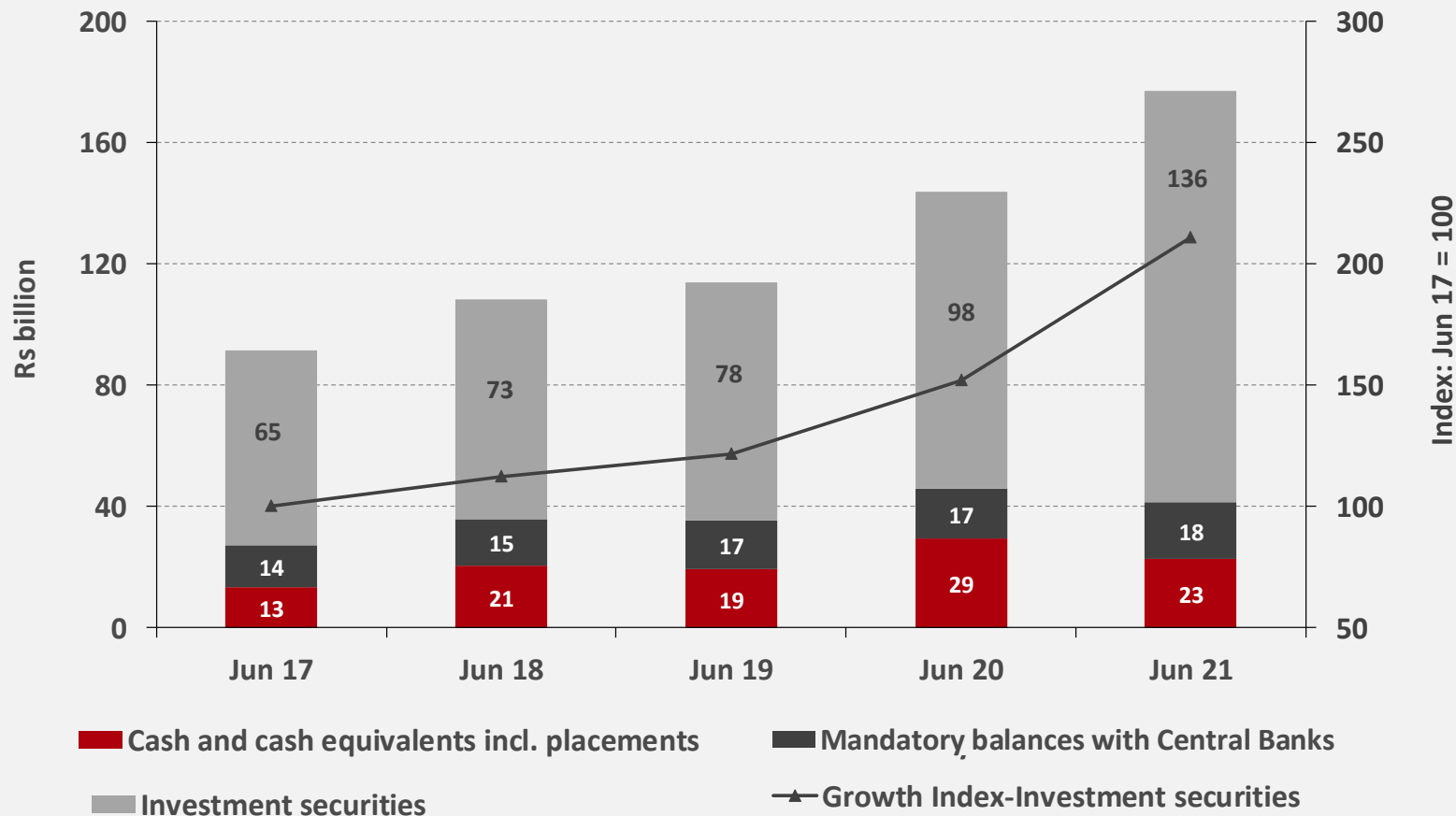




GROSS LOANS AND ADVANCES

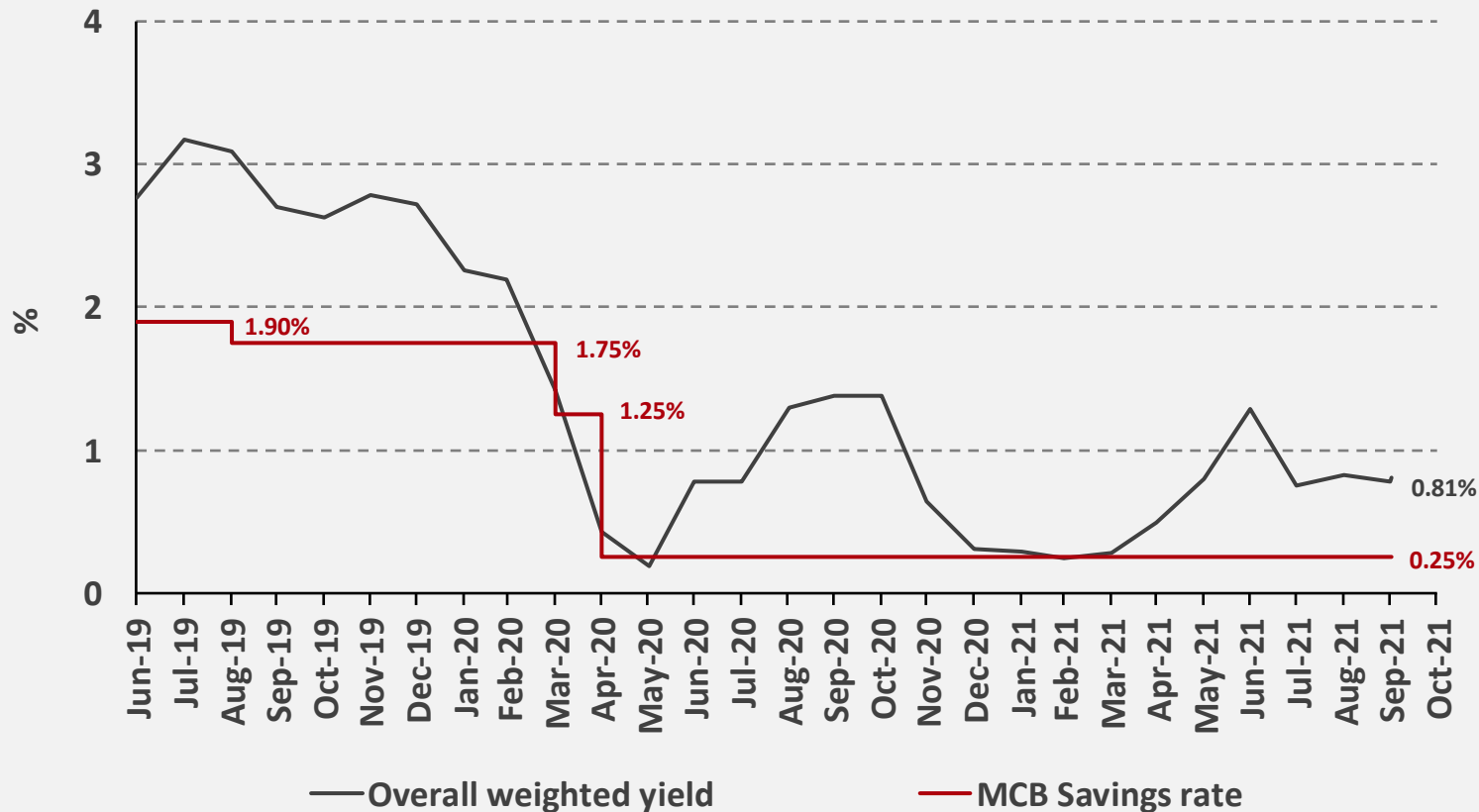


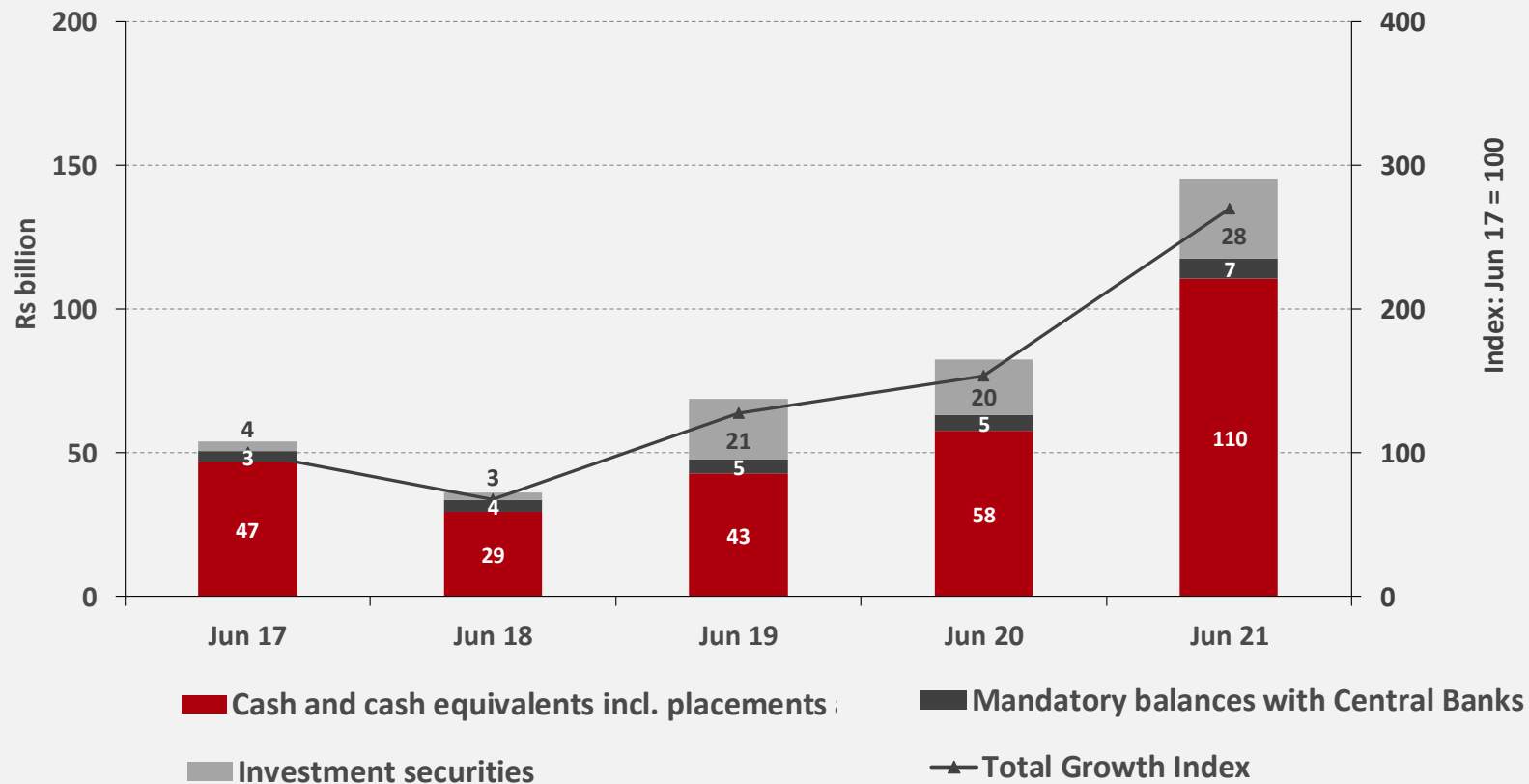






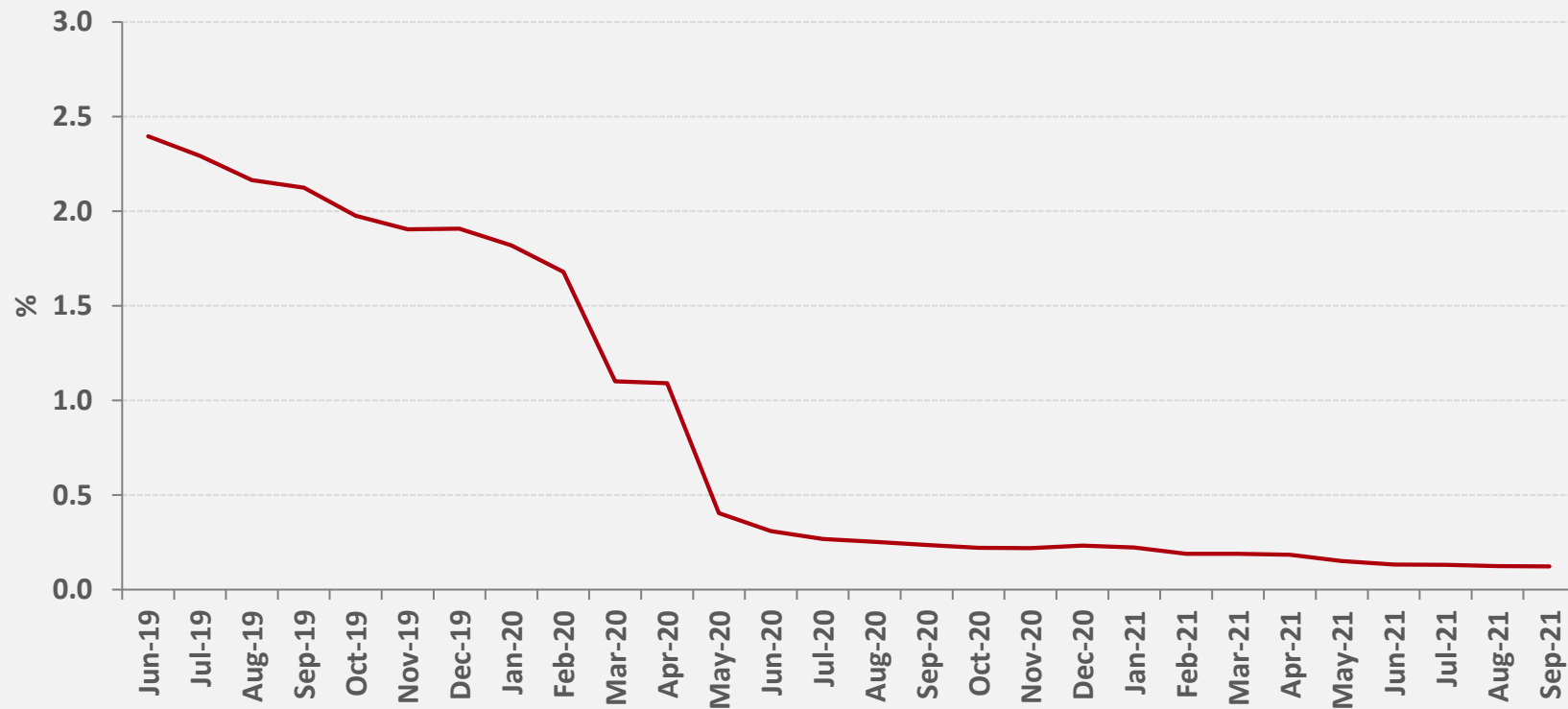
EVOLUTION OF T-BILLS/BOM BILLS RATE V/S SAVINGS RATE







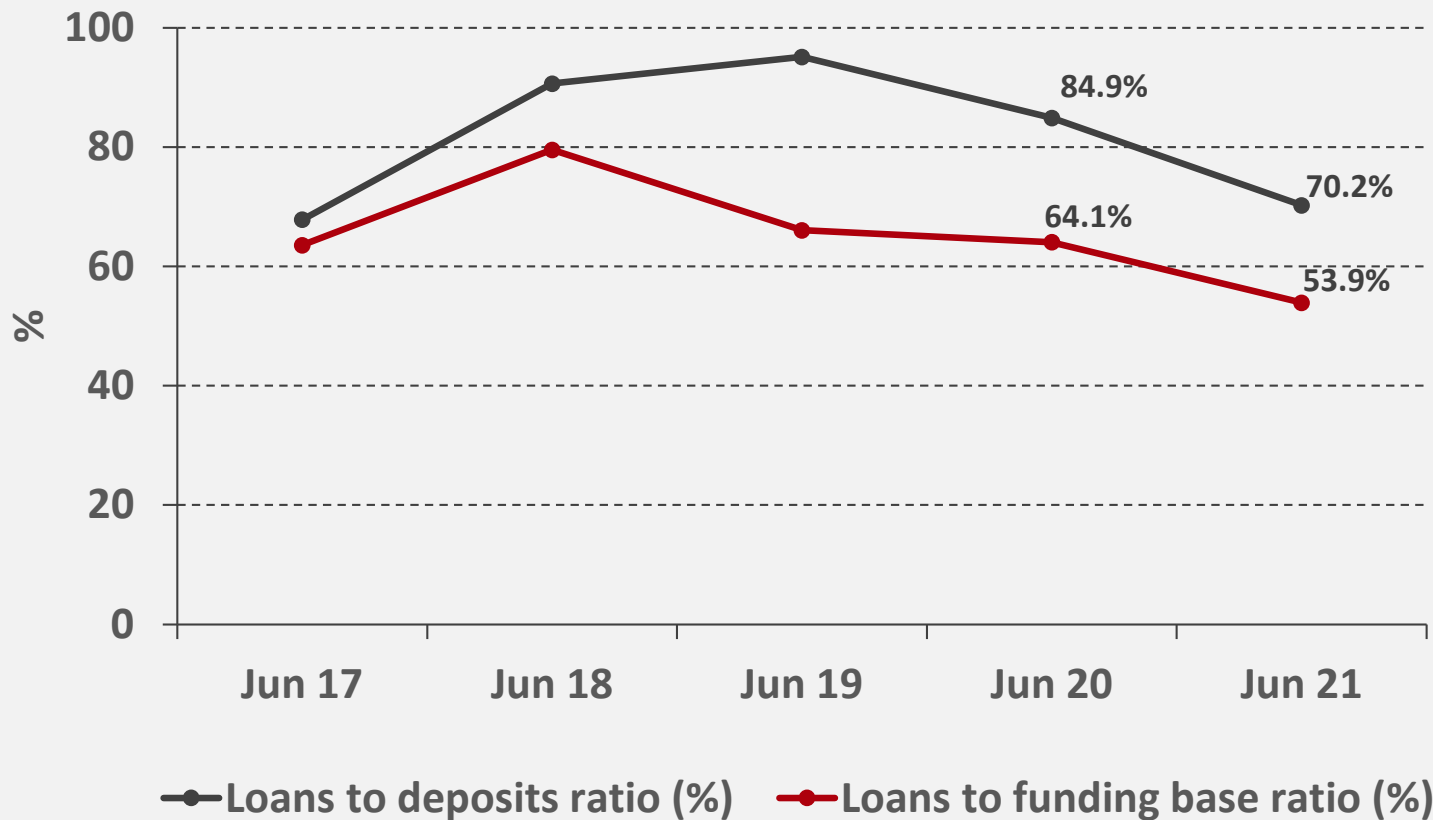
EVOLUTION OF AVERAGE USD LIBOR RATES

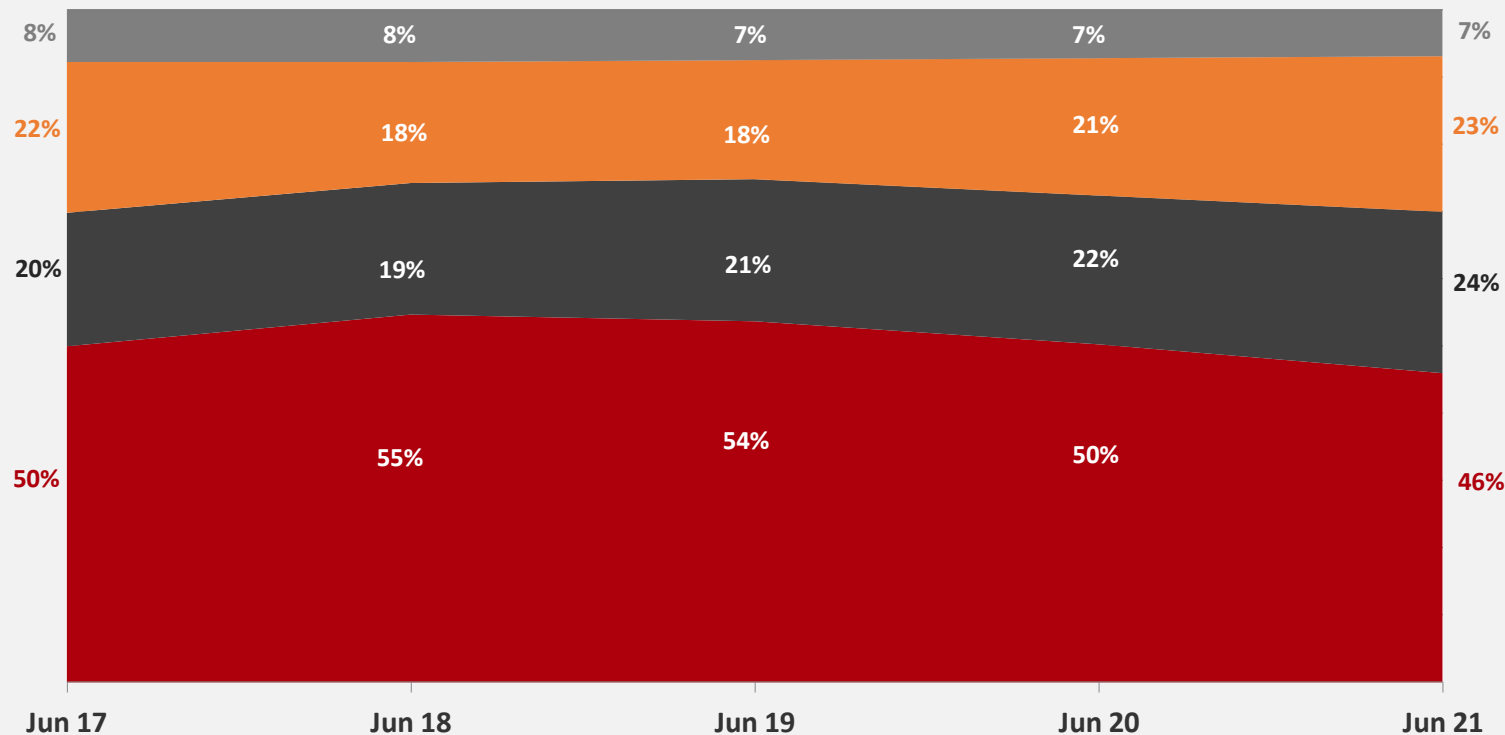


Note: Monthly average USD LIBOR rates (Based on 3 months tenor)



FOREIGN CURRENCY - LOANS TO DEPOSITS AND FUNDING BASE RATIO



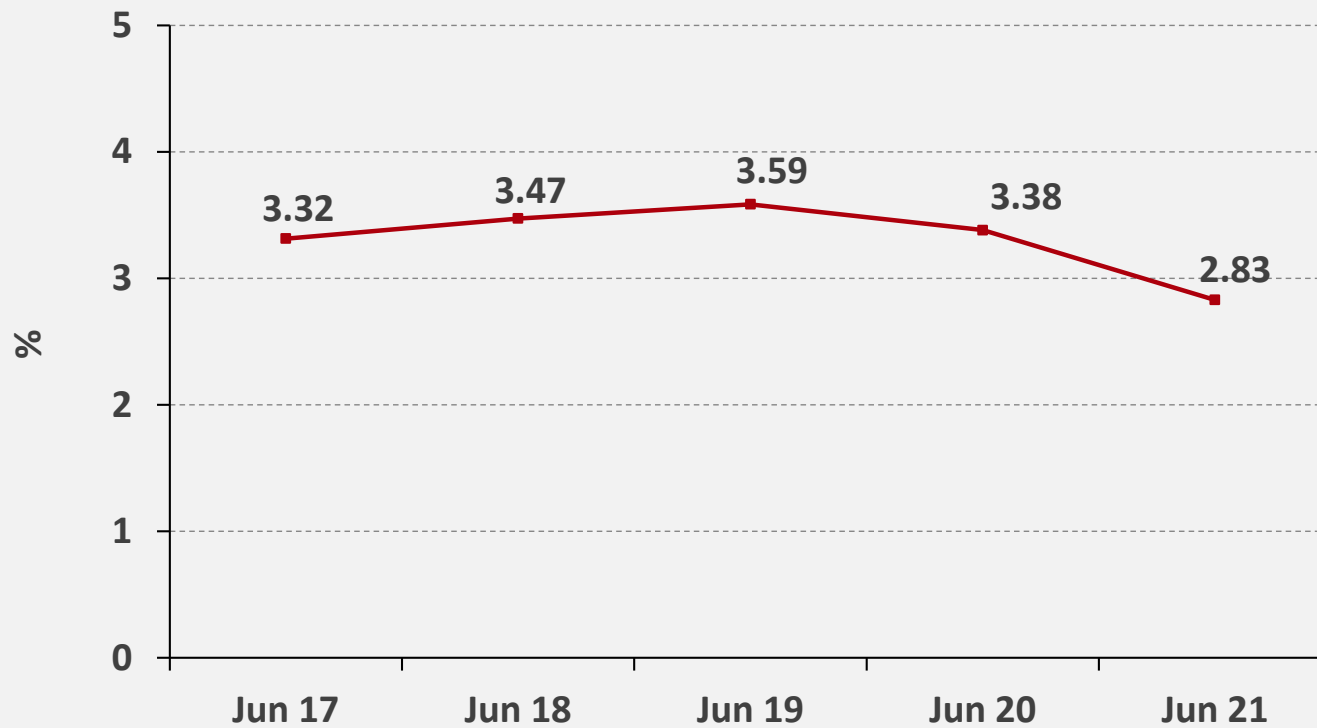


■ Net loans and advances (incl. corporate notes)

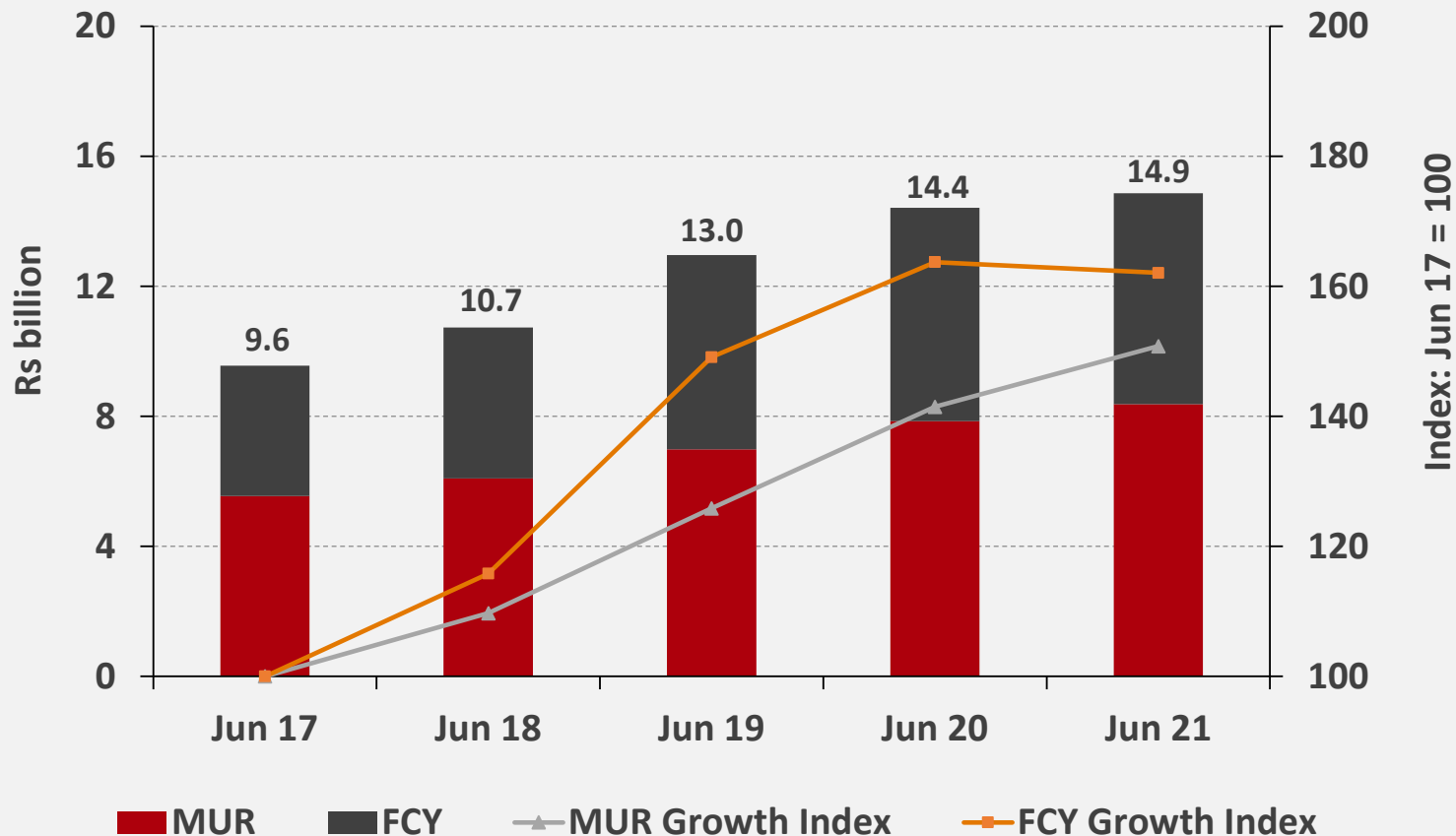
■ Investment securities (excl. shares & corporate notes)

■ Cash and cash equivalents (incl. mandatory balances & placements)

■ Other assets



— Net interest margin to average earning assets

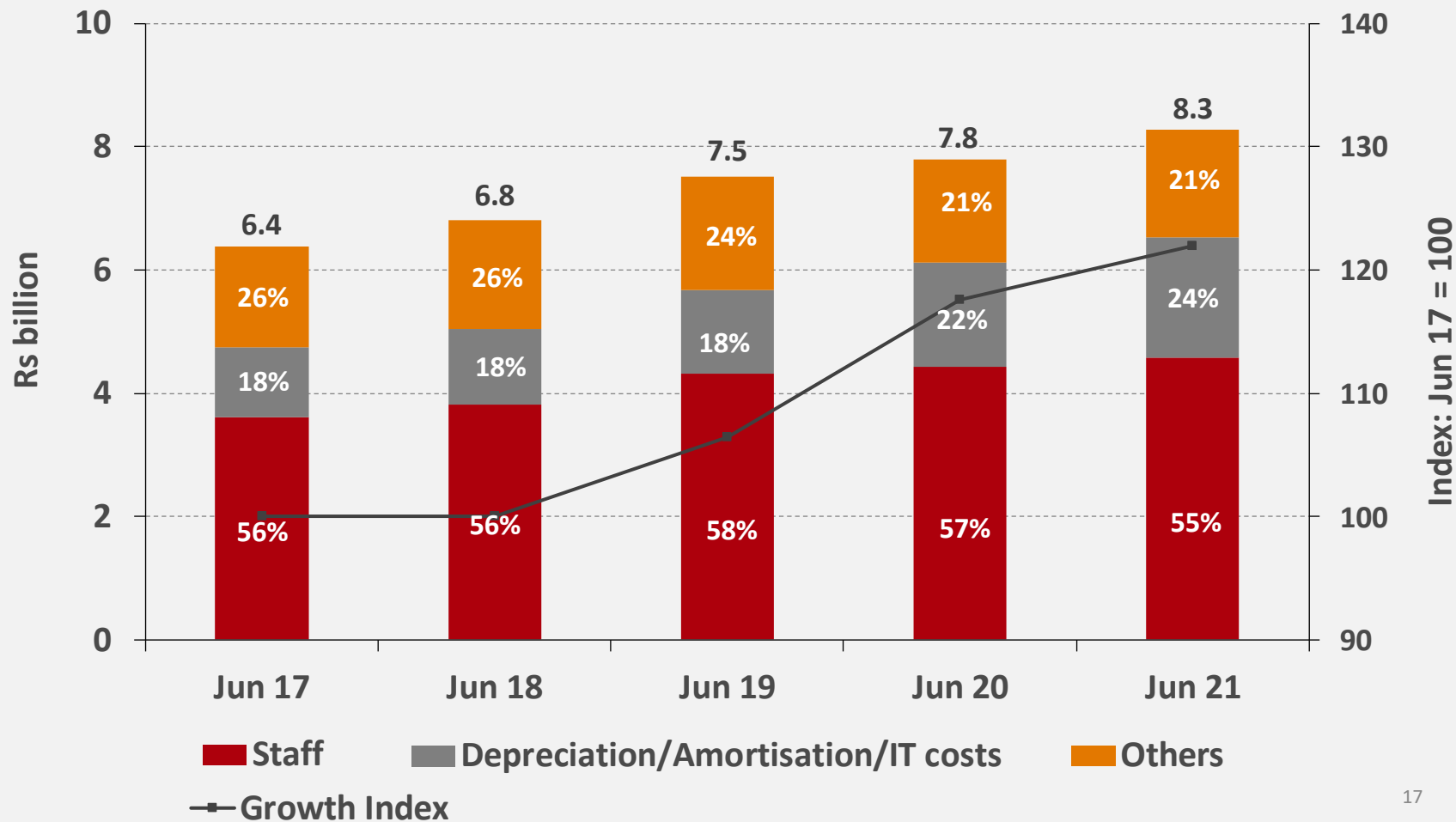


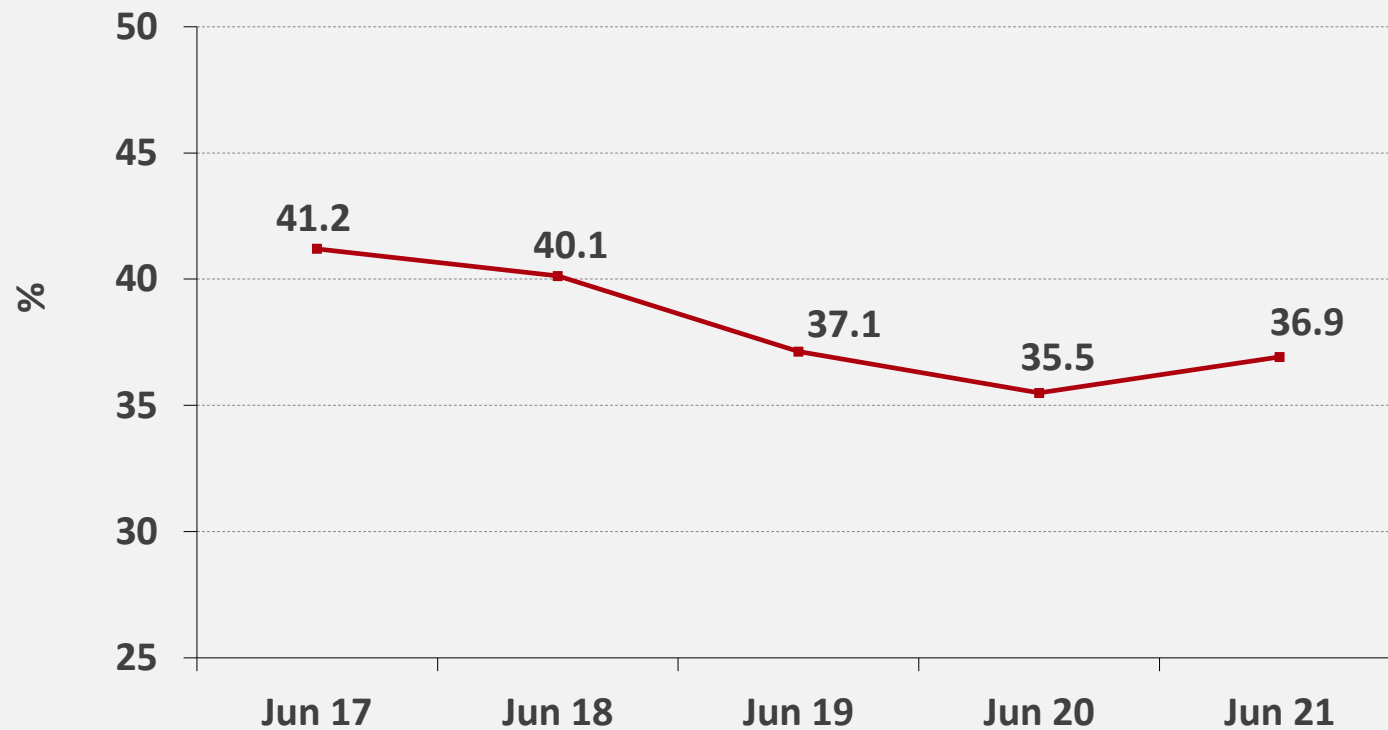


Net interest income	Jun 21	Jun 20	Jun 21/ Jun 20		Volume	Margin
	Rs m	Rs m	Rs m	%	%	%
Total	13,836	13,464	372	2.8		
o/w Customer - MUR	5,508	5,482	26	0.5	3.0	(2.6)
Customer - FCY	4,985	5,114	(129)	(2.5)	19.5	(22.1)
Liquidity - MUR	2,968	2,515	453	18.0	15.7	2.2



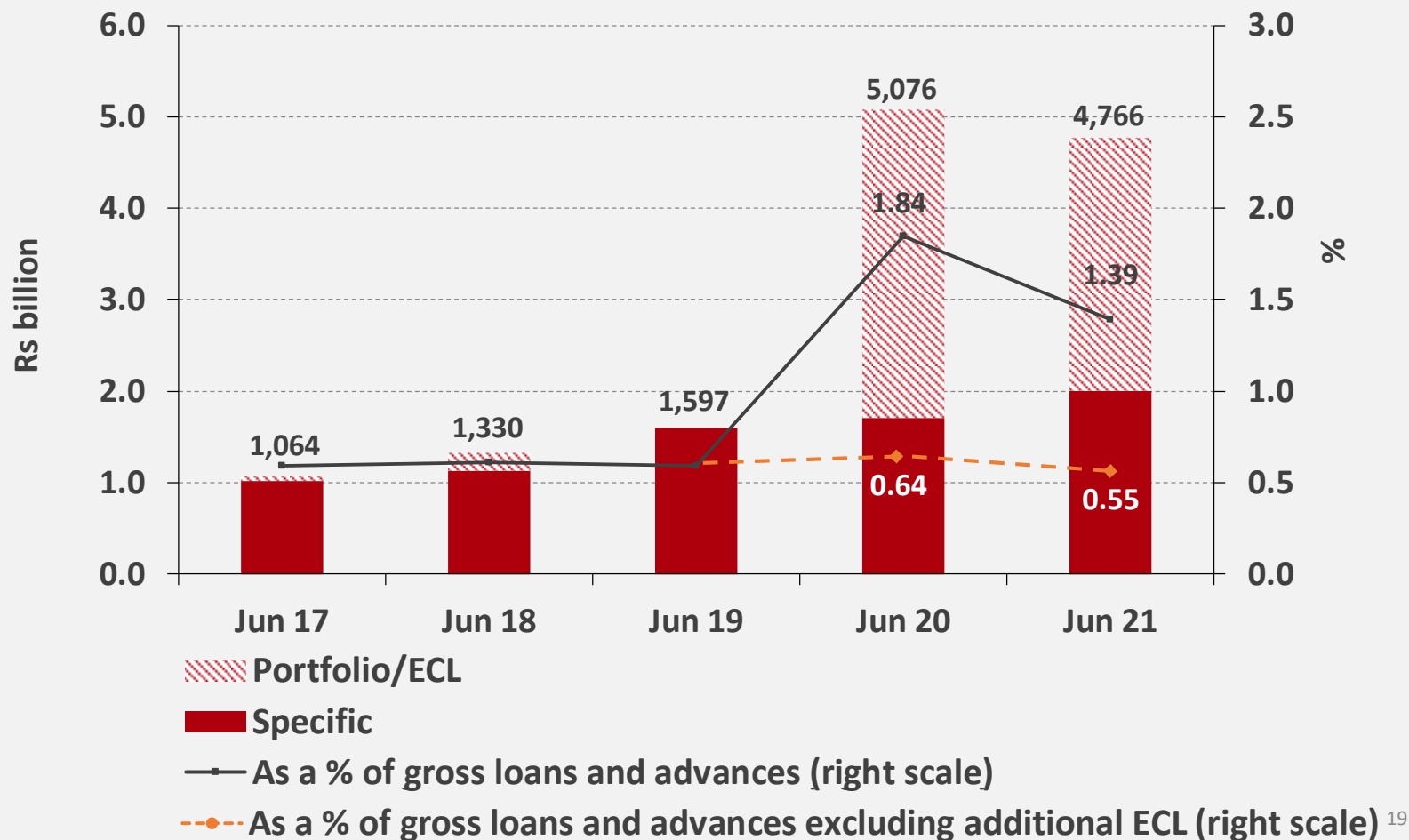
OPERATING EXPENSES







CREDIT IMPAIRMENT CHARGES



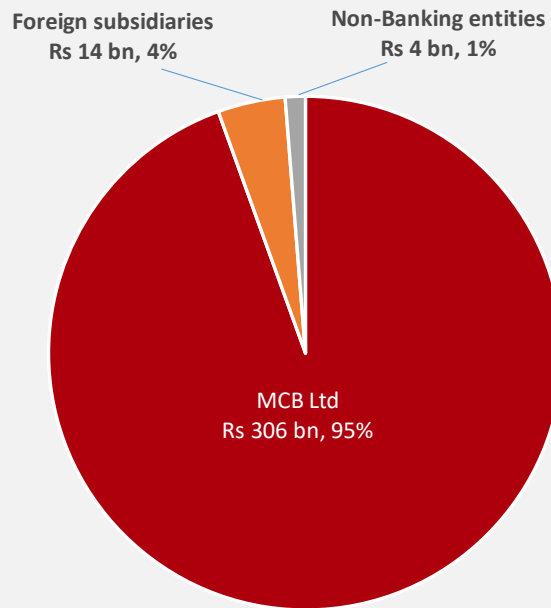


PORTFOLIO ASSESSMENT & ASSET QUALITY



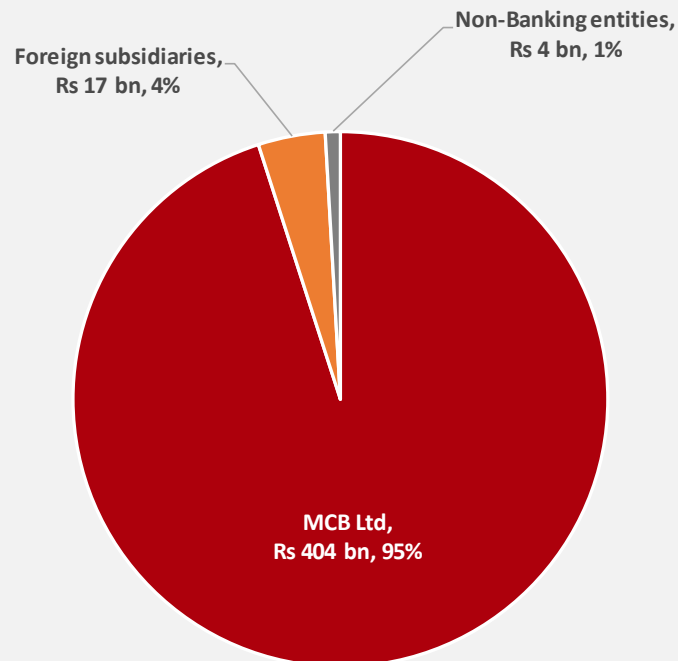
As at 30 June 2020

Rs 324 bn



As at 30 June 2021

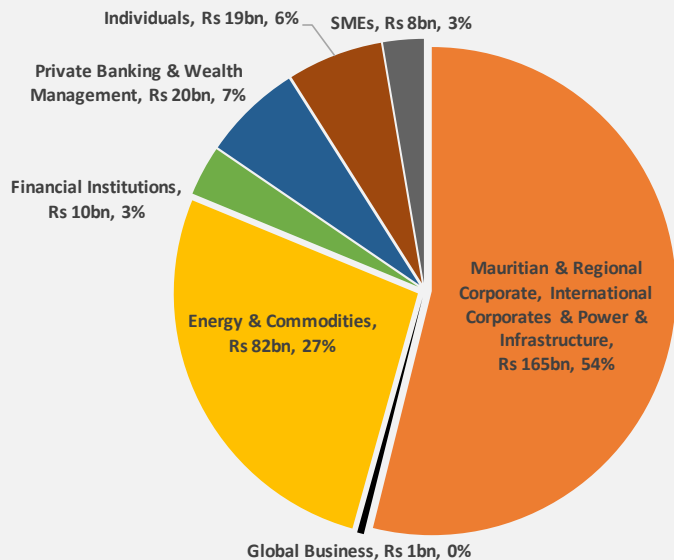
Rs 425 bn





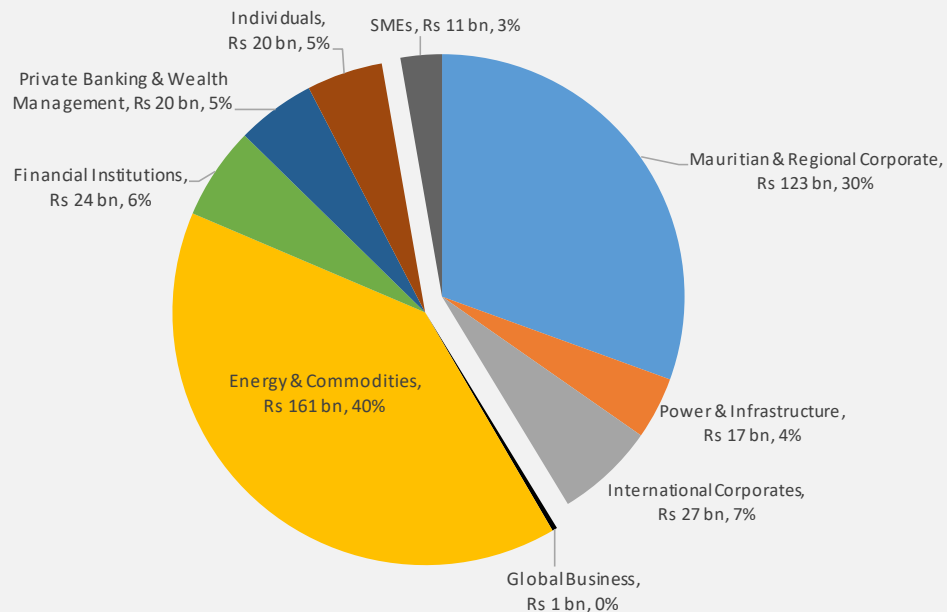
As at 30 June 2020

Rs 306 bn



As at 30 June 2021

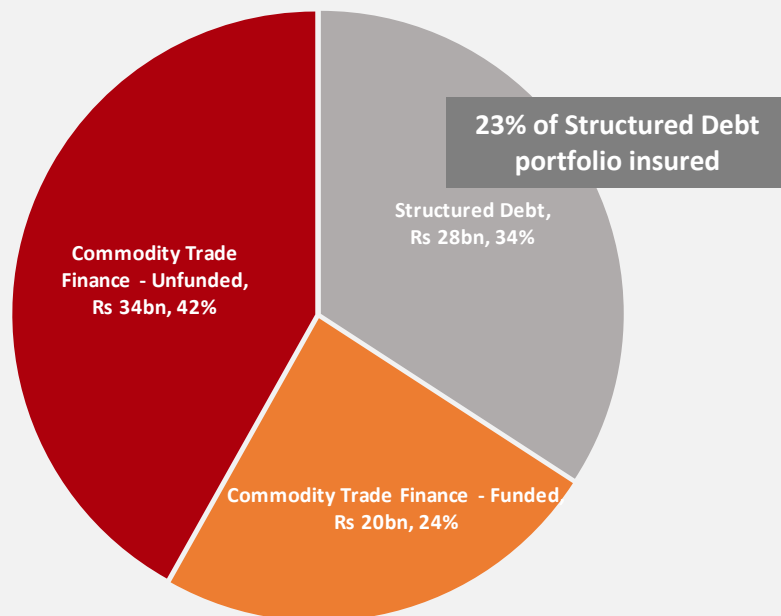
Rs 404 bn





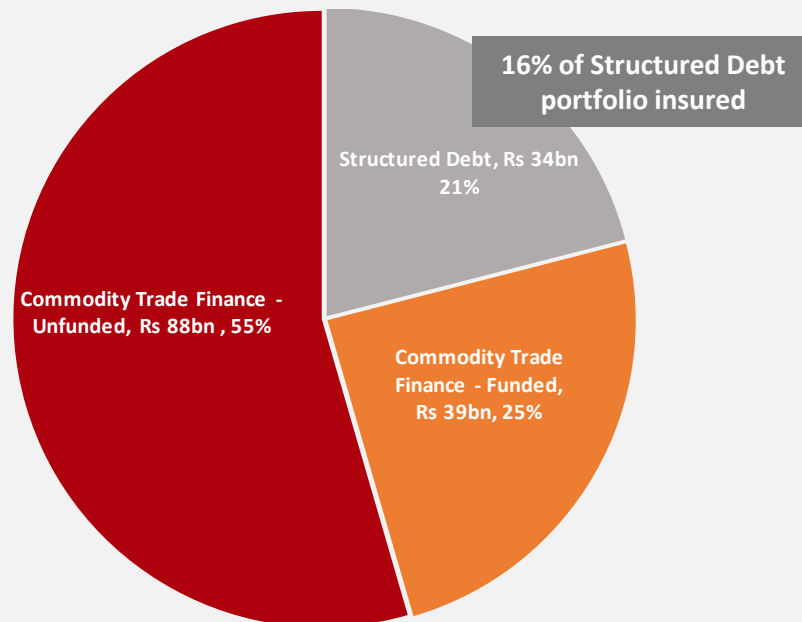
As at 30 June 2020

Rs 82 bn



As at 30 June 2021

Rs 161 bn

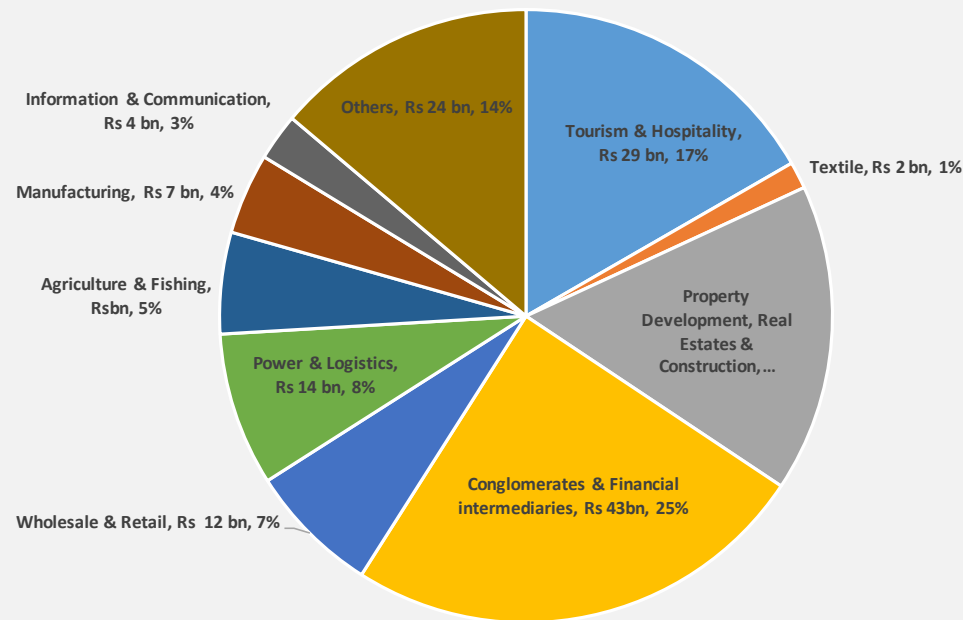




SECTOR-WISE DISTRIBUTION OF CORPORATE EXPOSURES

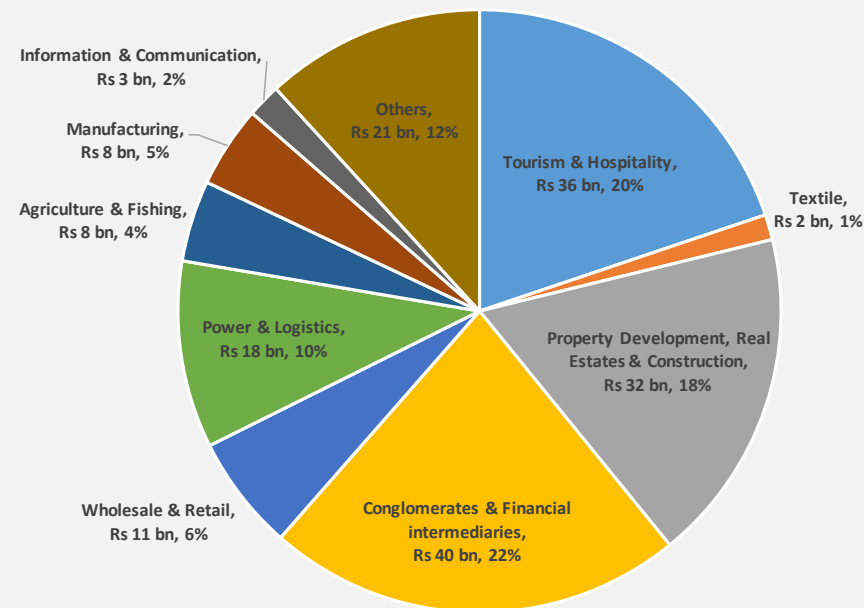
As at 30 June 2020

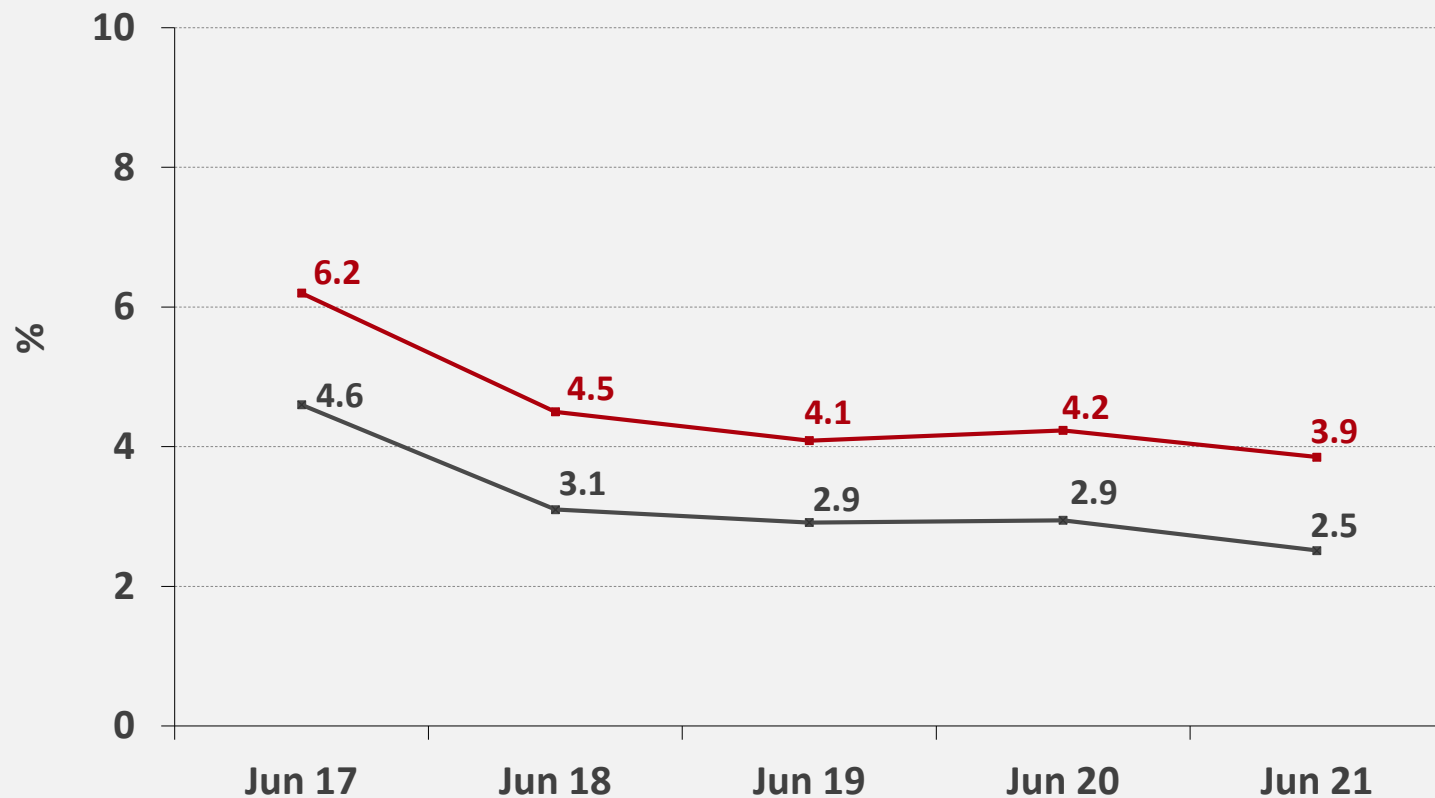
Rs 173 bn



As at 30 June 2021

Rs 179 bn

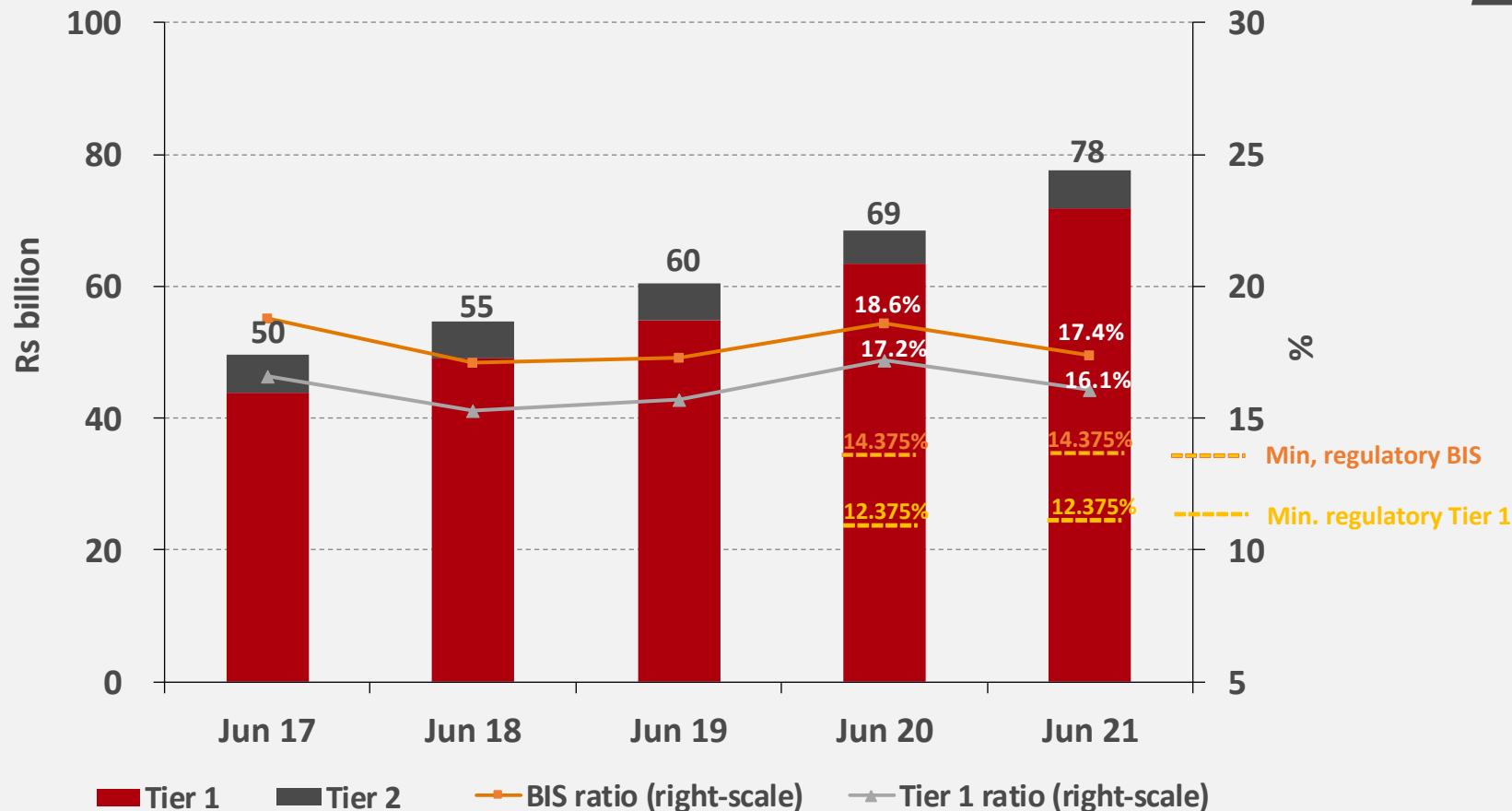




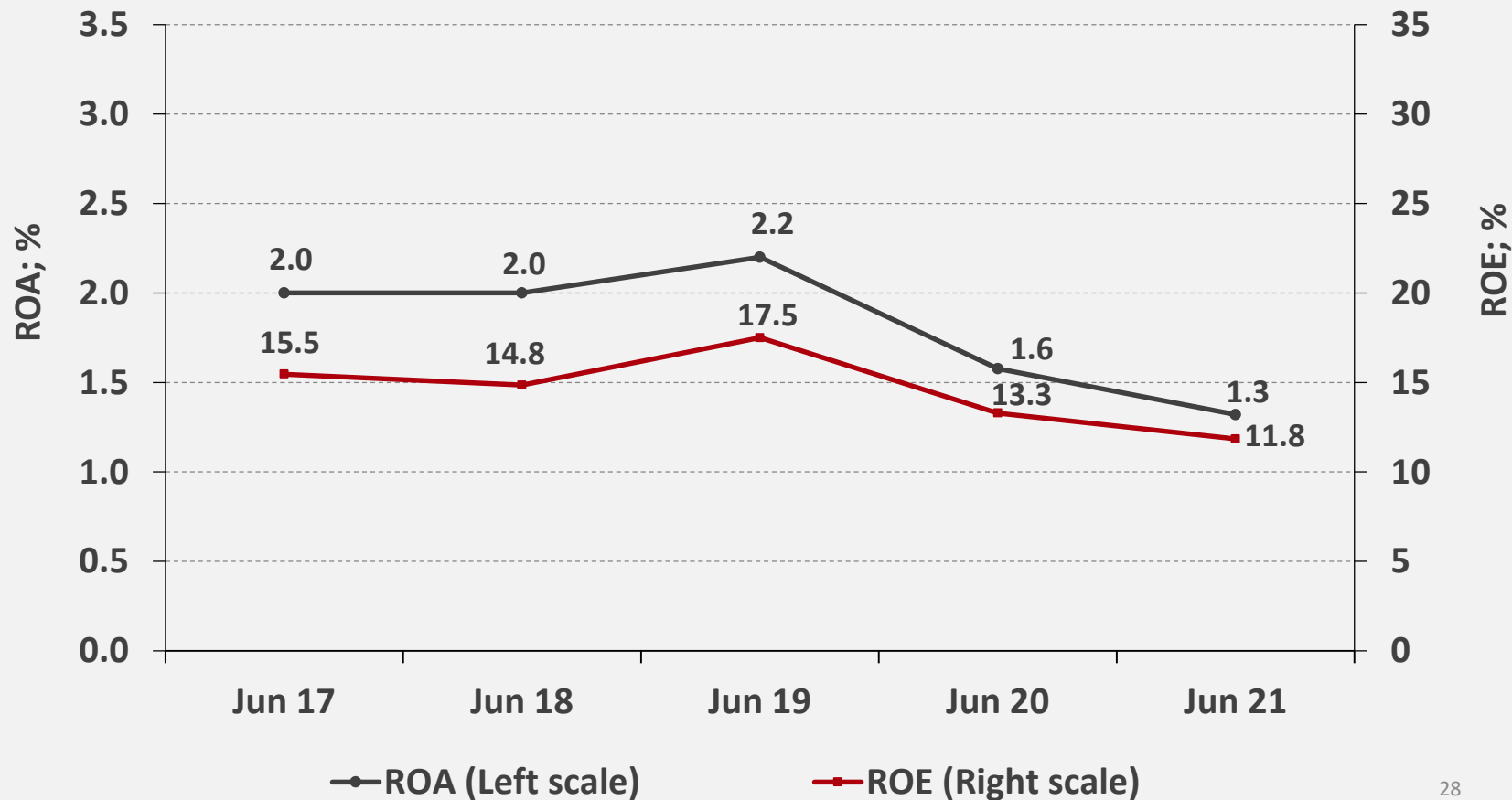
— Gross NPLs to gross loans and advances — Net NPLs to net loans and advances



CAPITAL



Note: The Bank of Mauritius (BoM) had previously deferred the implementation of the capital conservation buffer of 2.5% from 1 January 2020 to 1 January 2021. The BoM has further 27 deferred its implementation to 1 April 2022 such that banks will be required to maintain a capital conservation of 1.875% until 31 March 2022.

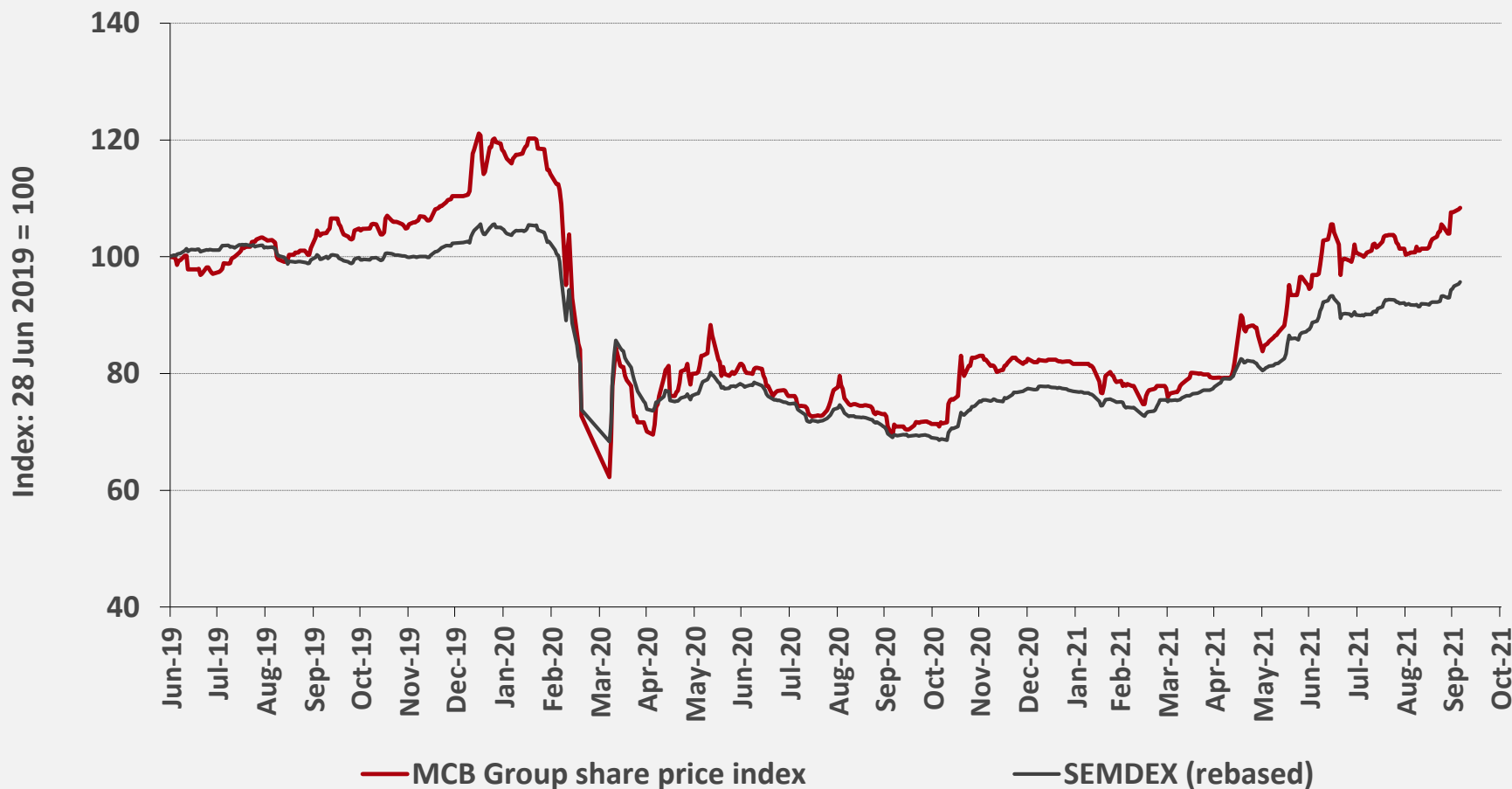




SHARE PRICE PERFORMANCE



MCBG SHARE PRICE PERFORMANCE



Note: SEMDEX was closed for trading as from 20 March 2020 and resumed on 6 April 2020



THANK YOU

