



**First semester results
FY 2022/23**

Earnings Call presentation

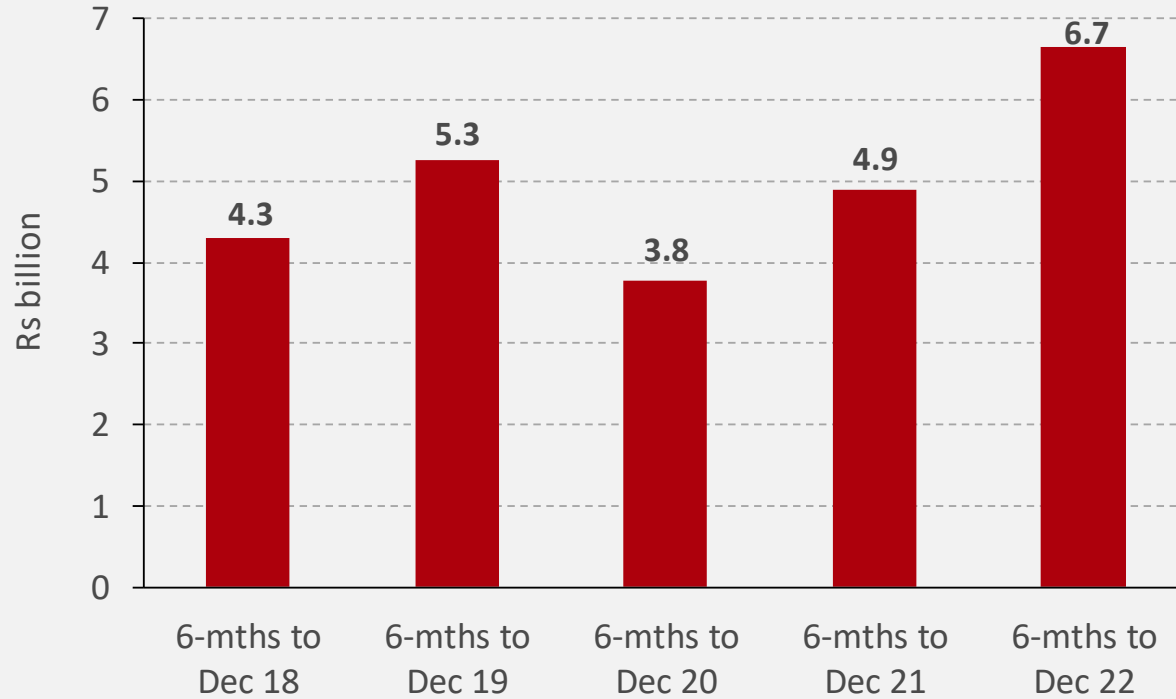


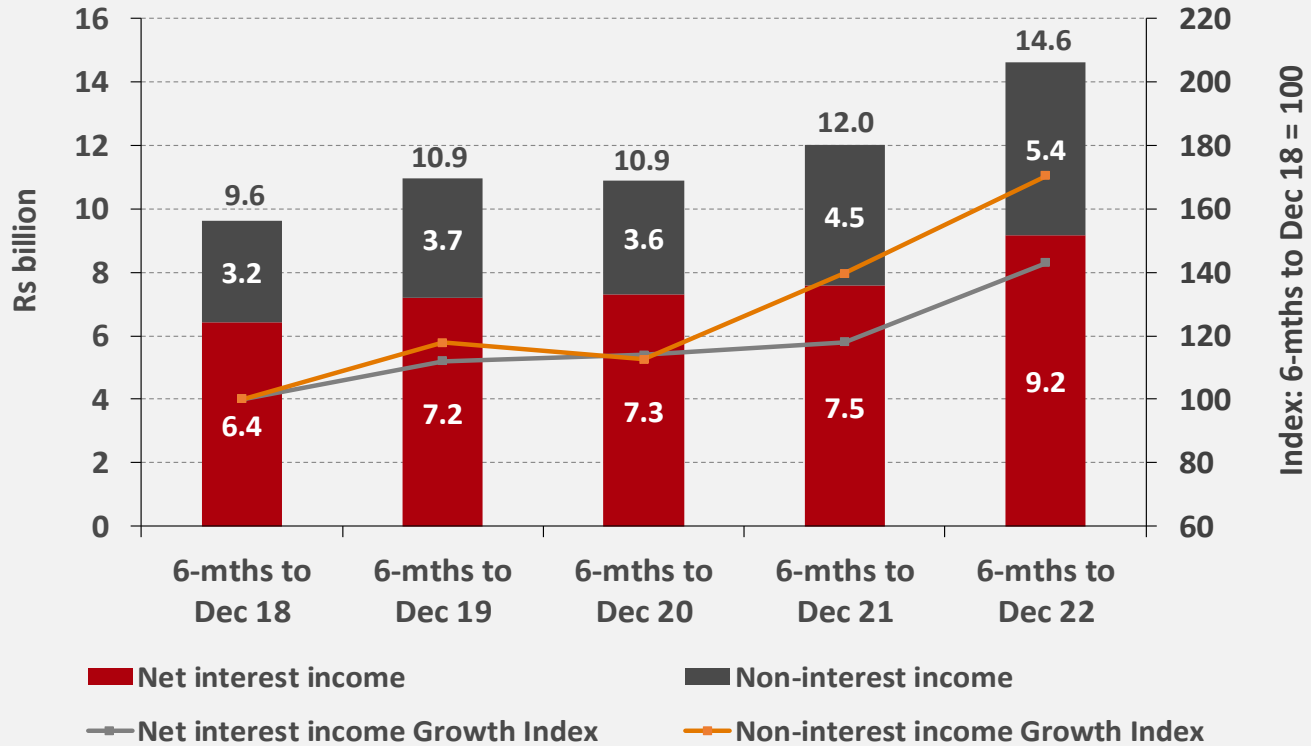


FINANCIAL PERFORMANCE



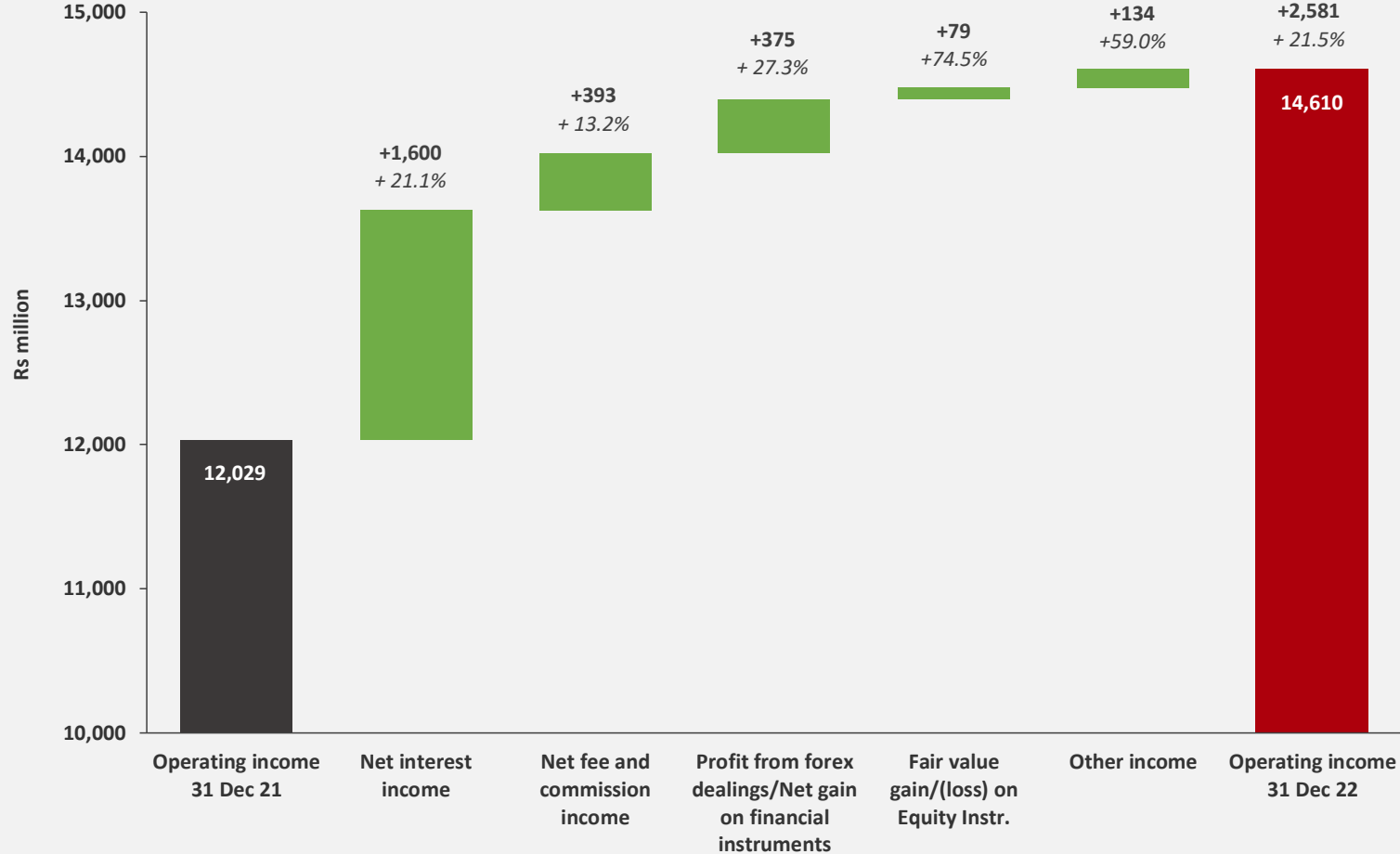
PROFIT ATTRIBUTABLE TO ORDINARY SHAREHOLDERS

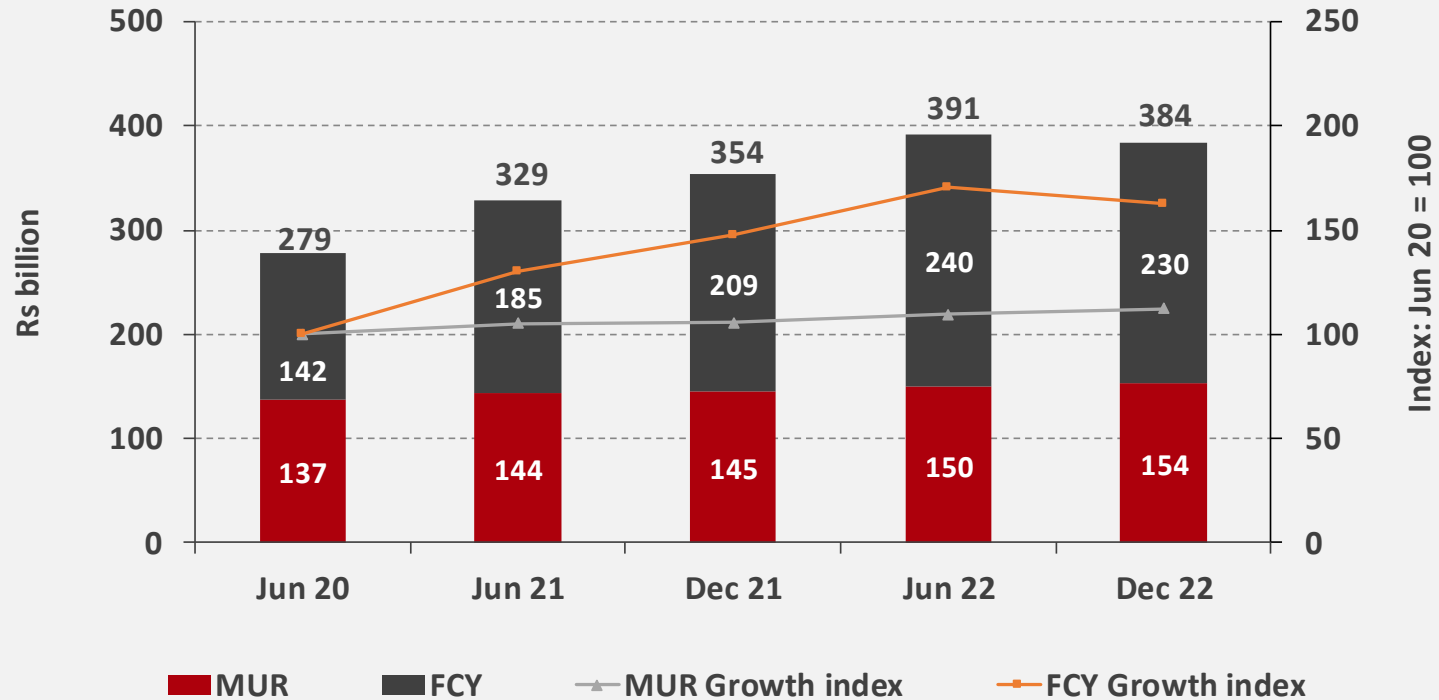






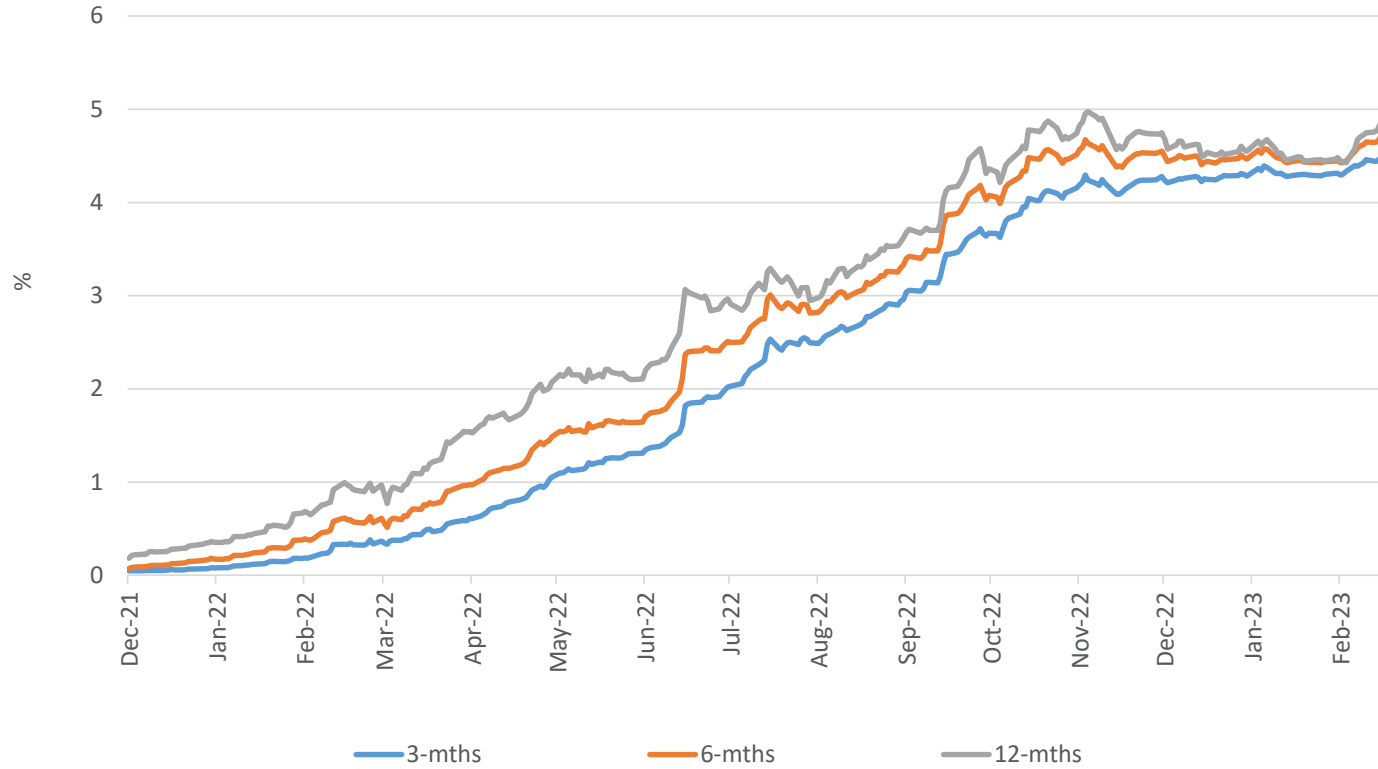
OPERATING INCOME







EVOLUTION OF SOFR*

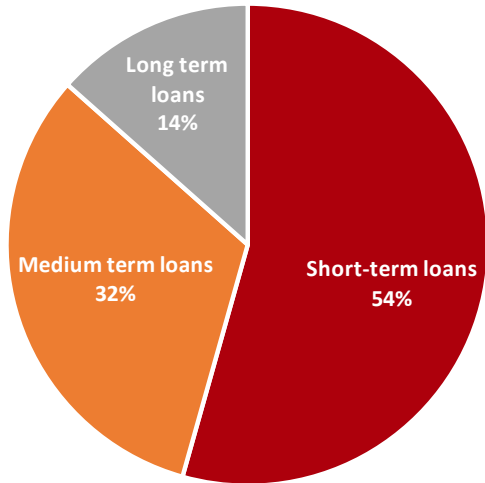


* Secured Overnight Financing Rate

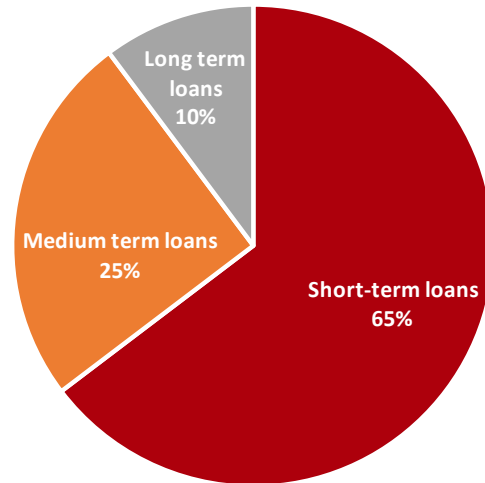


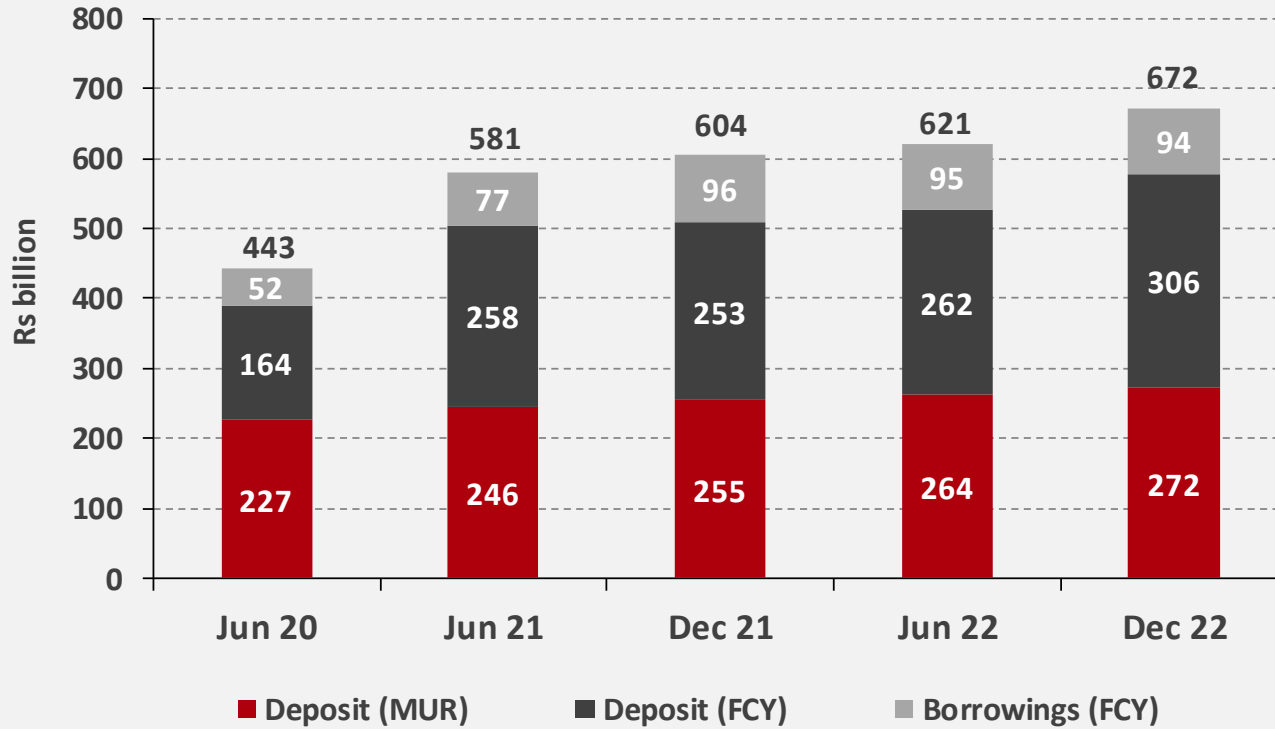
EVOLUTION OF FCY CUSTOMER LOAN PORTFOLIO BY TENOR – MCB LTD

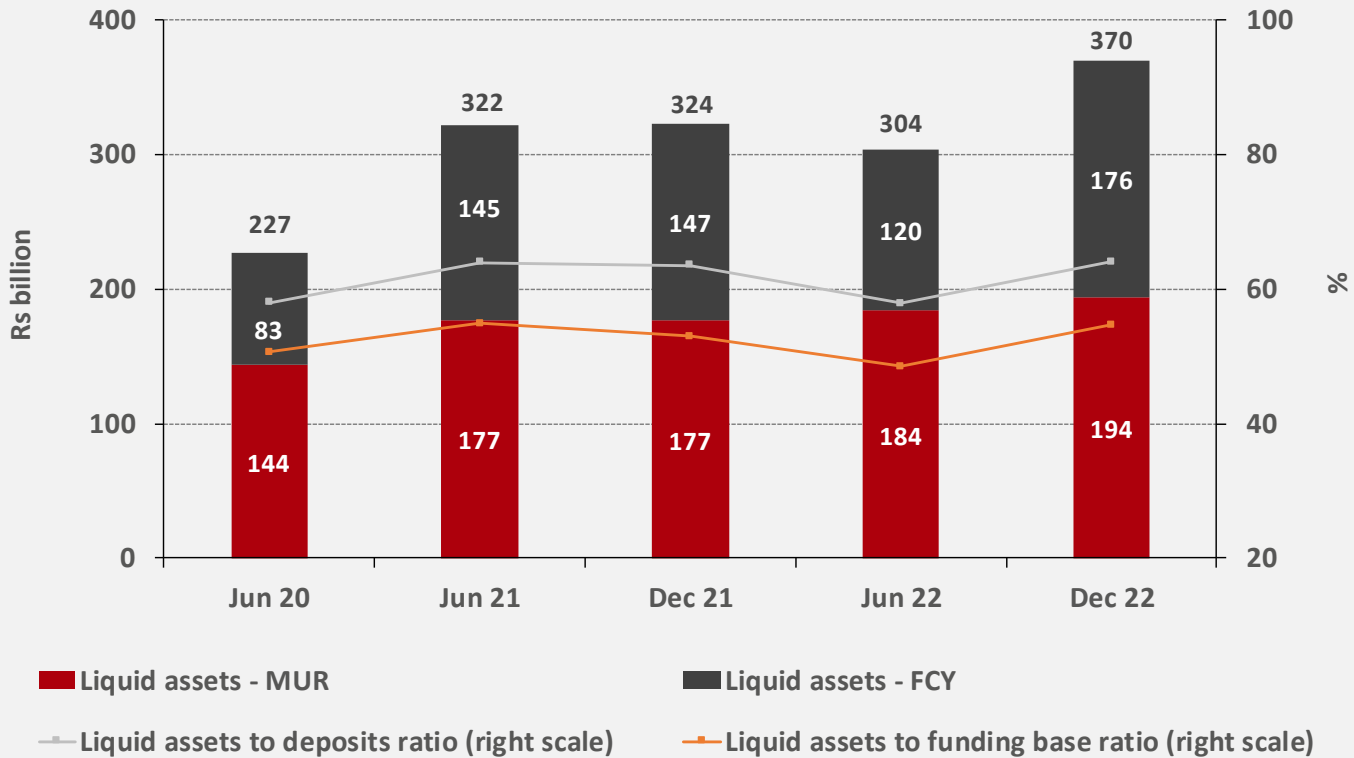
December 2021



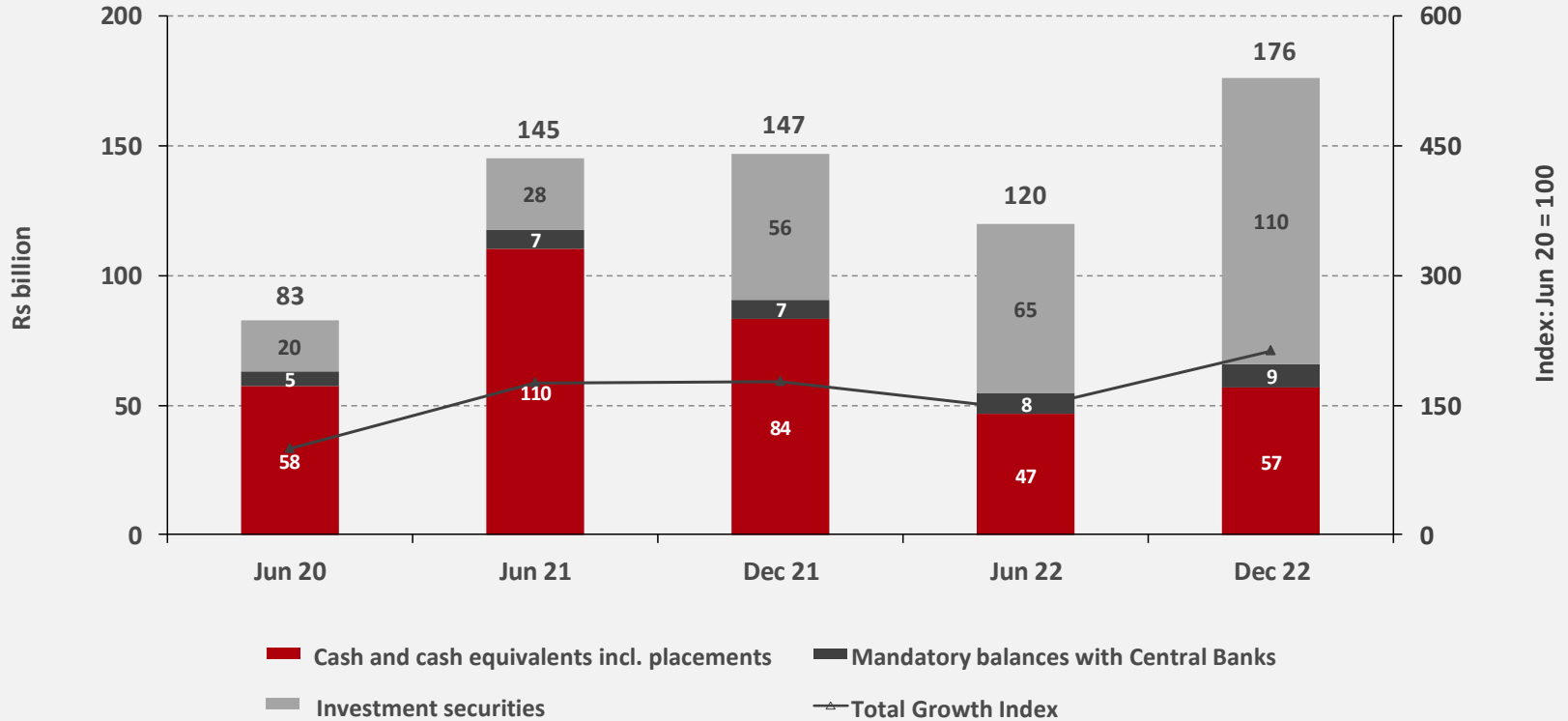
December 2022



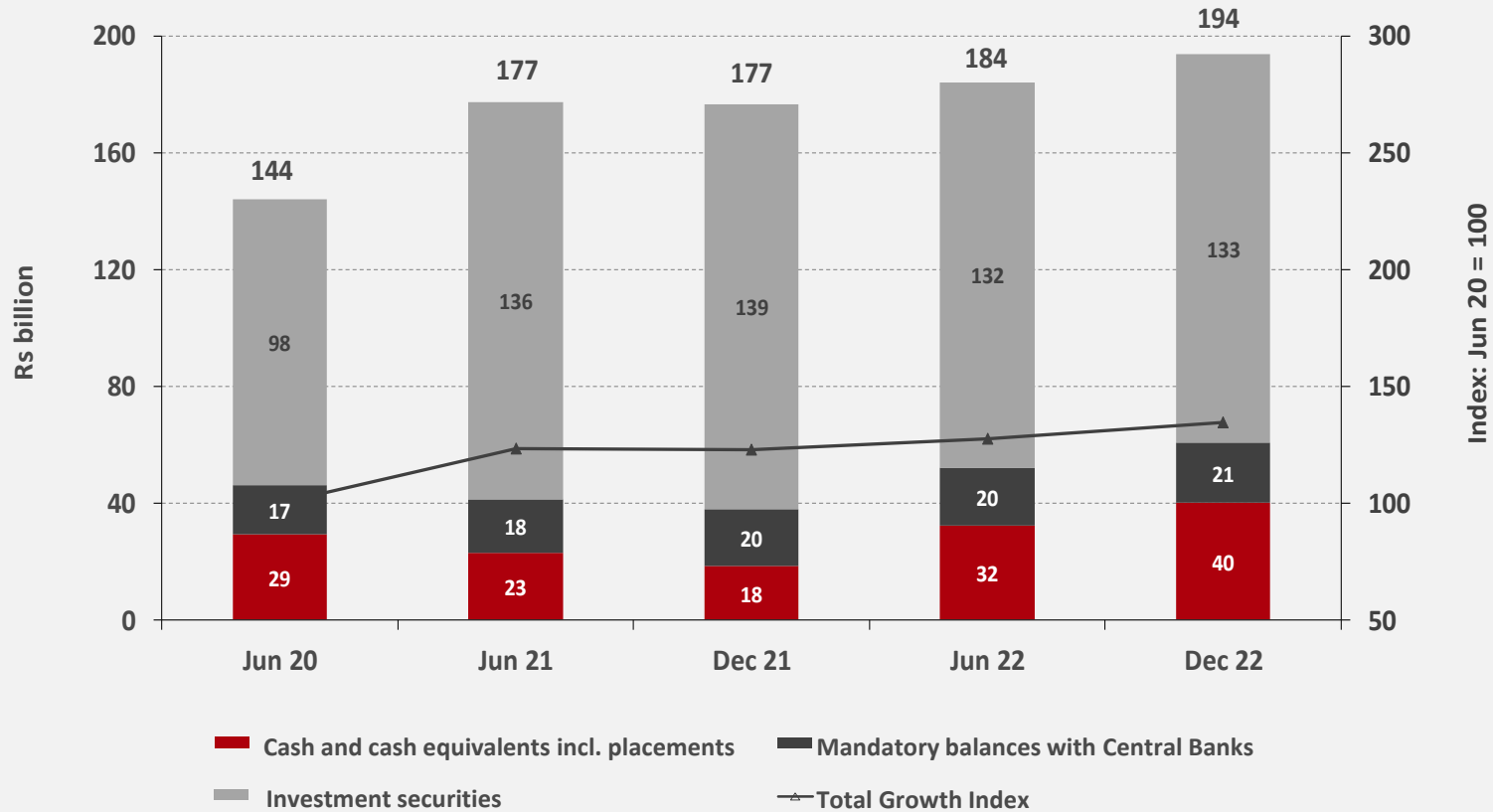




Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.

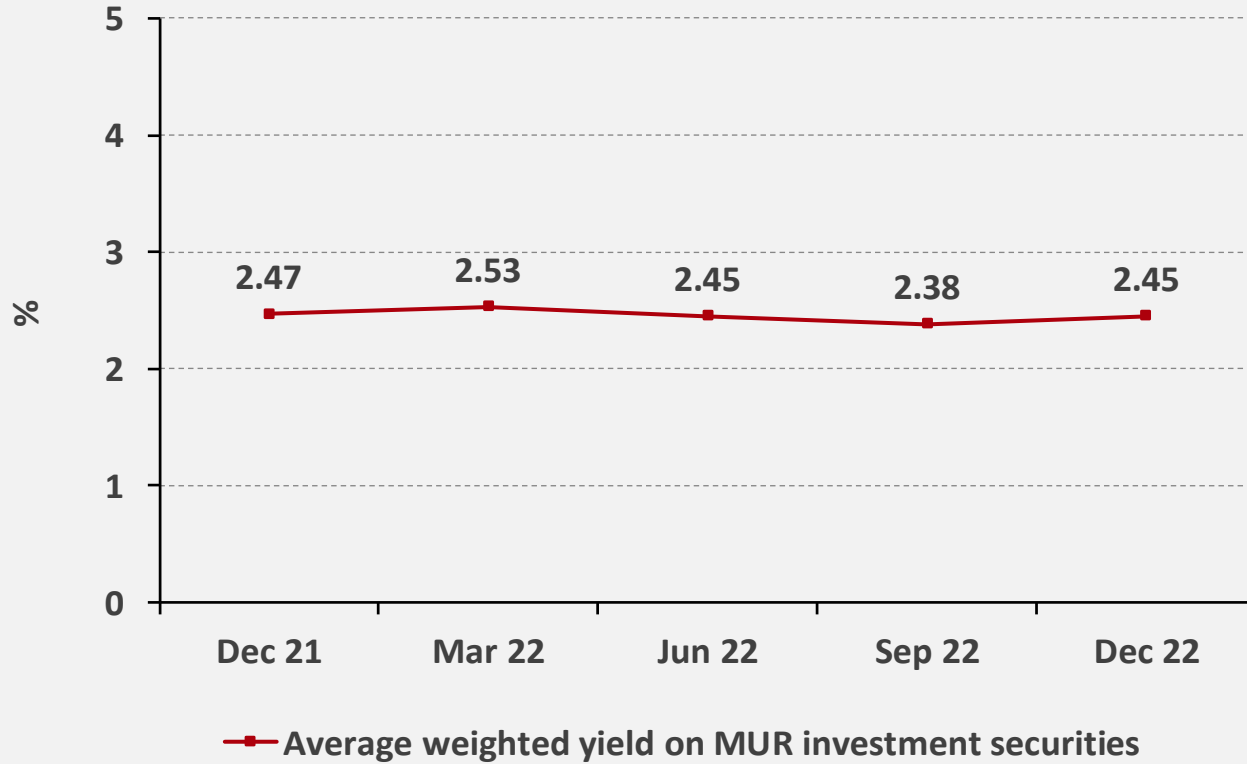


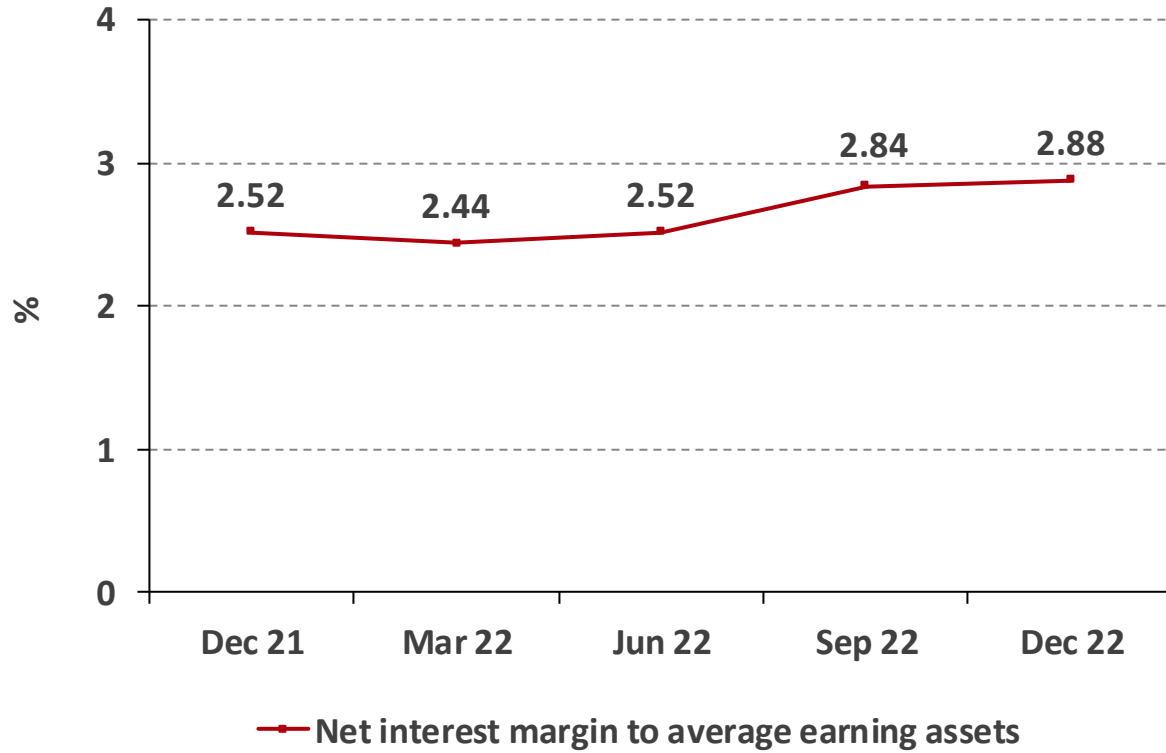
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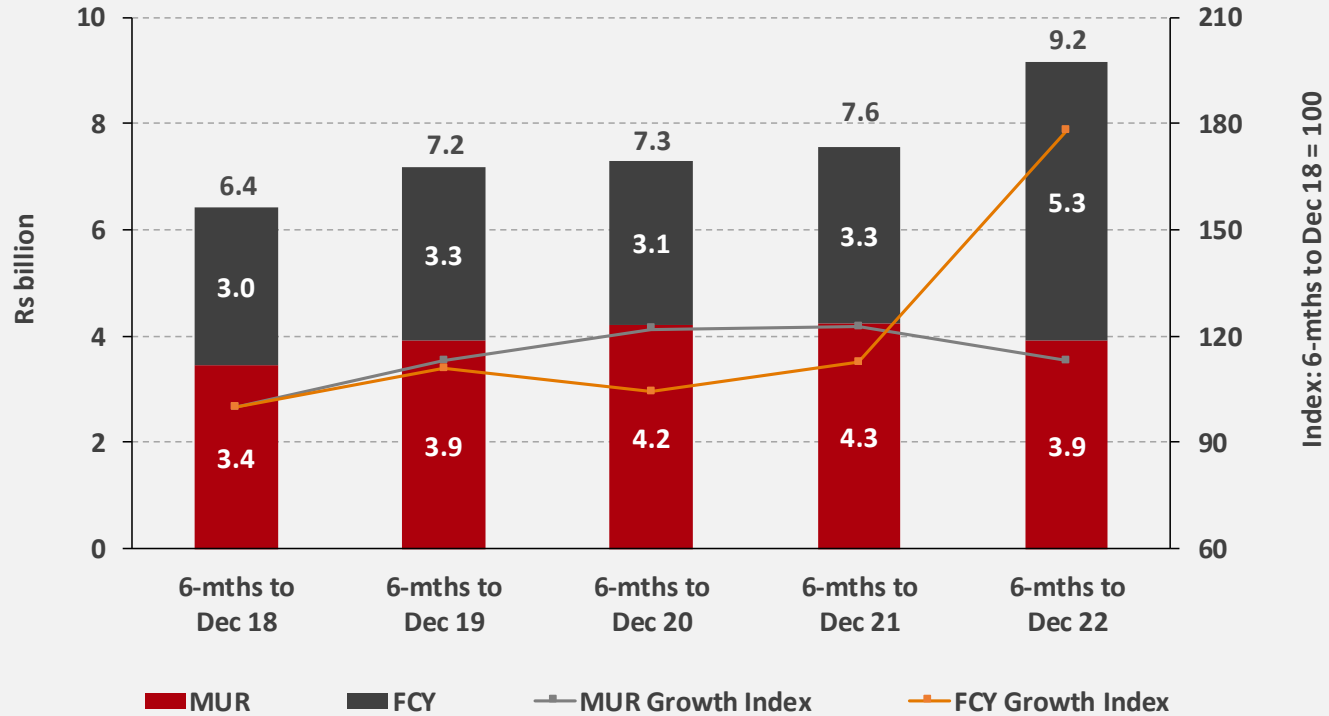


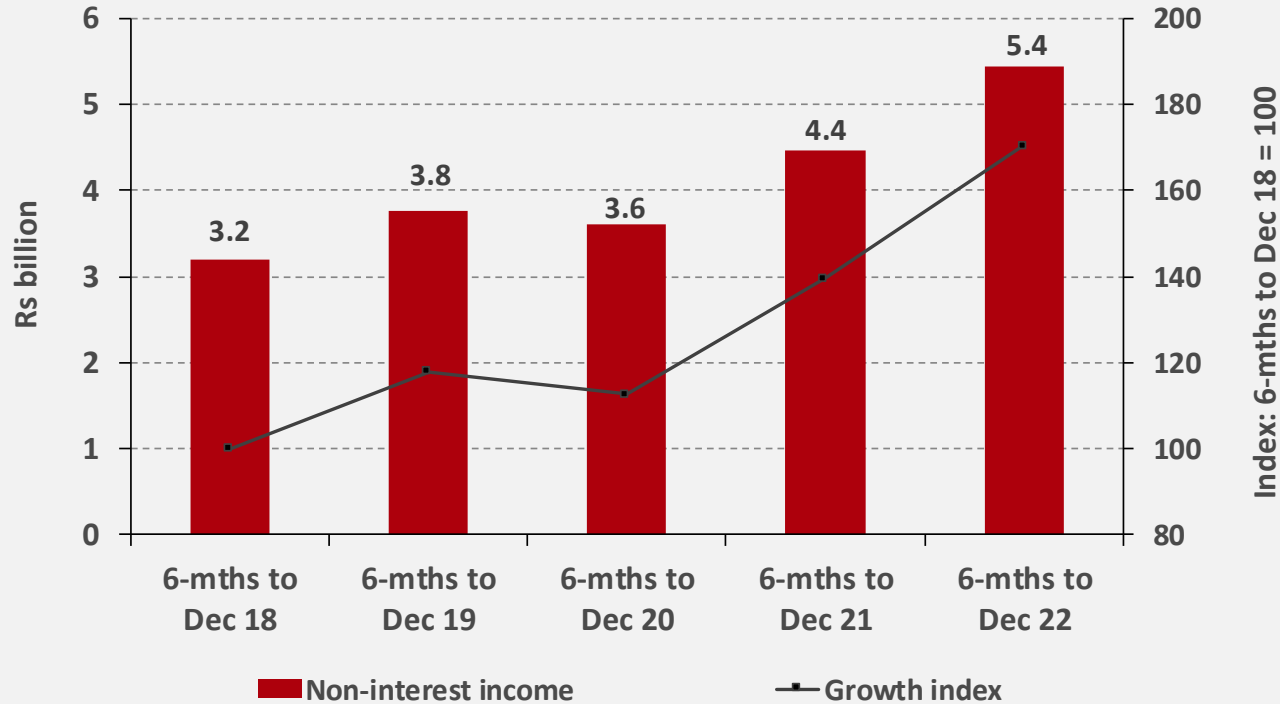


AVERAGE WEIGHTED YIELD ON MUR INVESTMENT SECURITIES



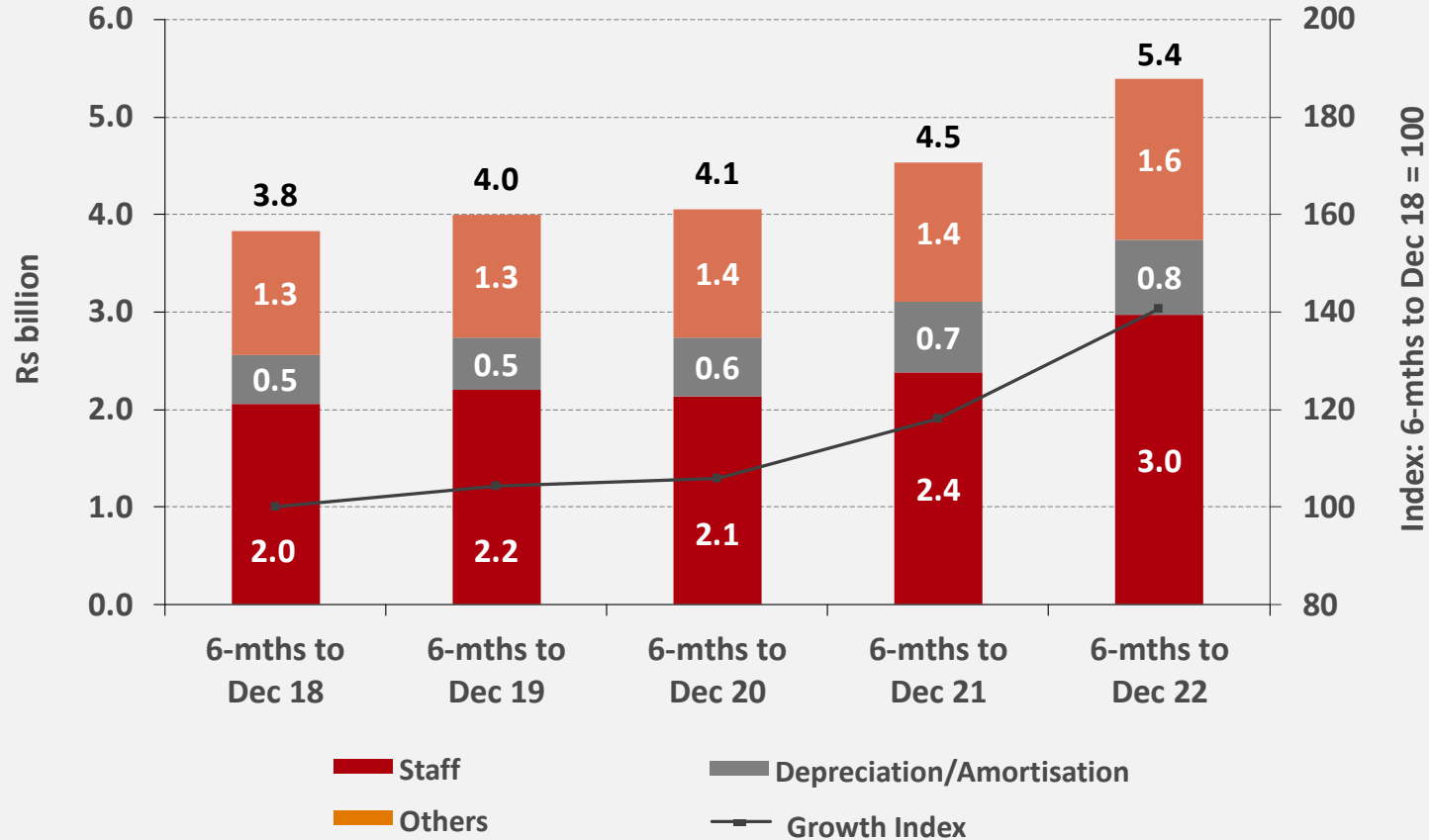


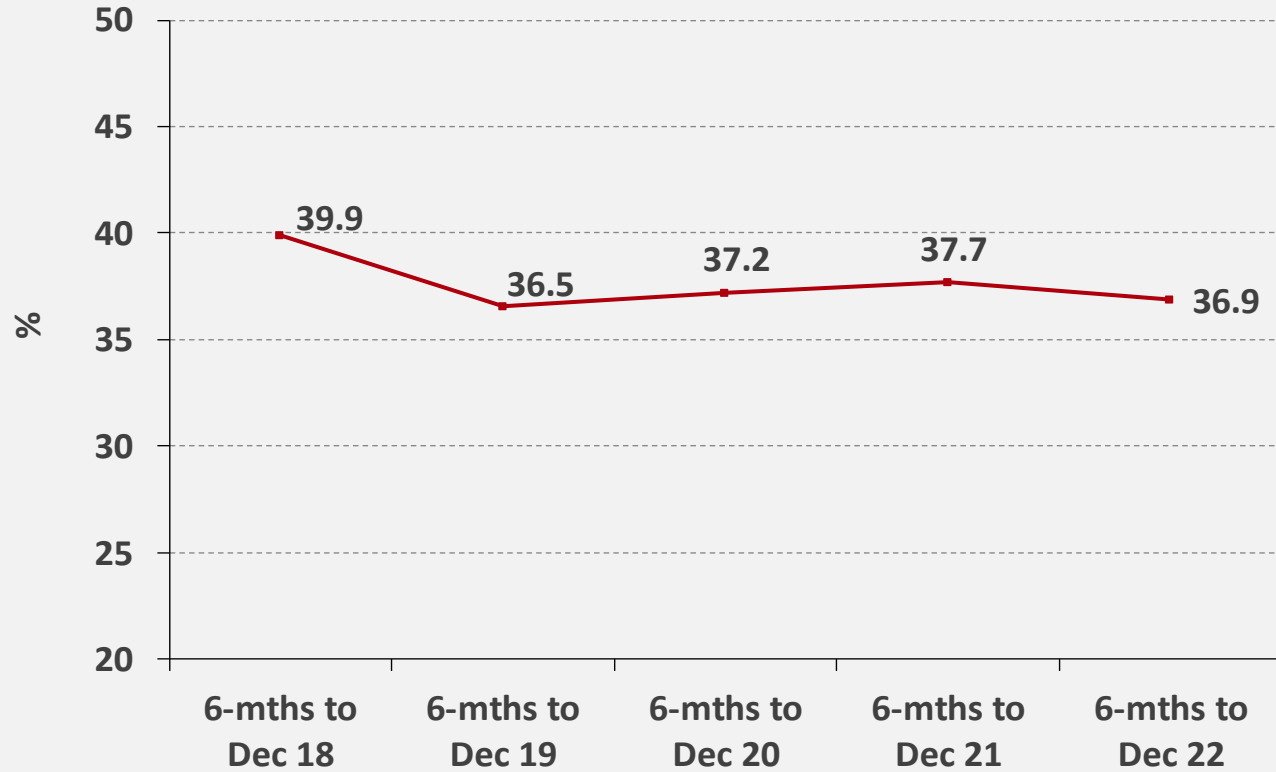






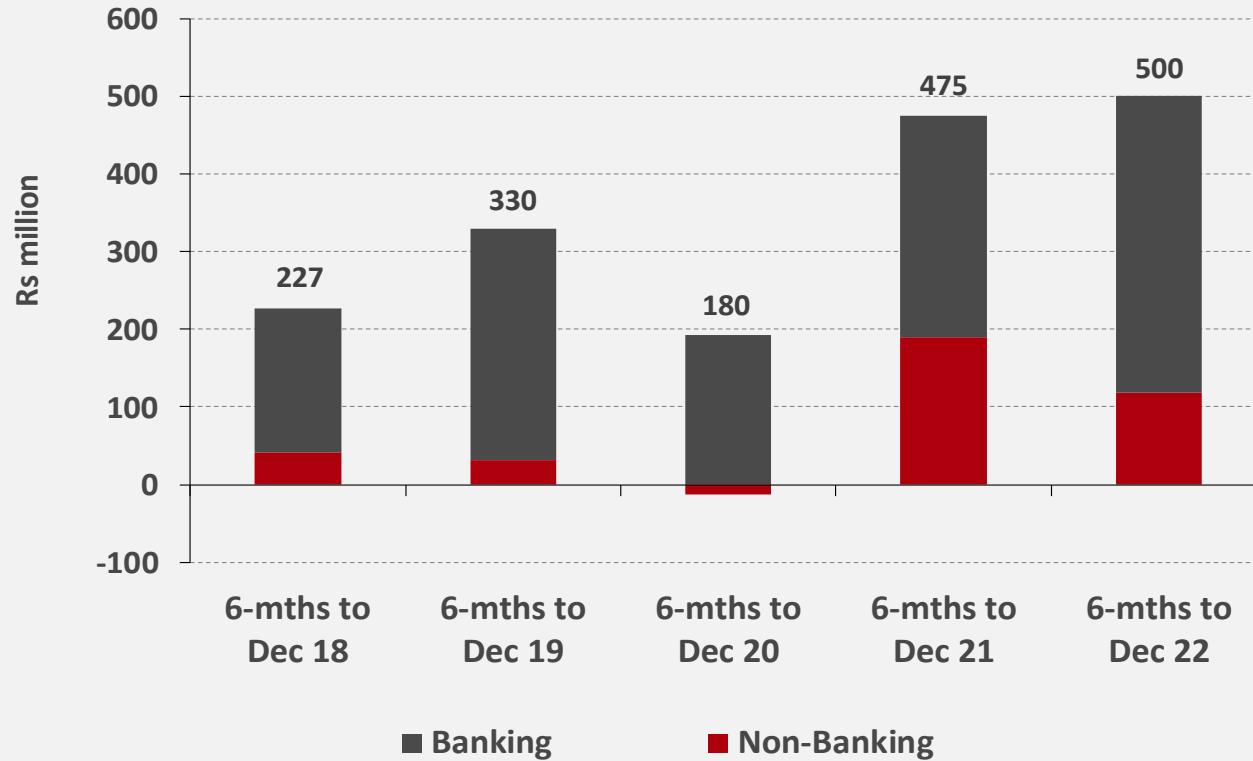
OPERATING EXPENSES





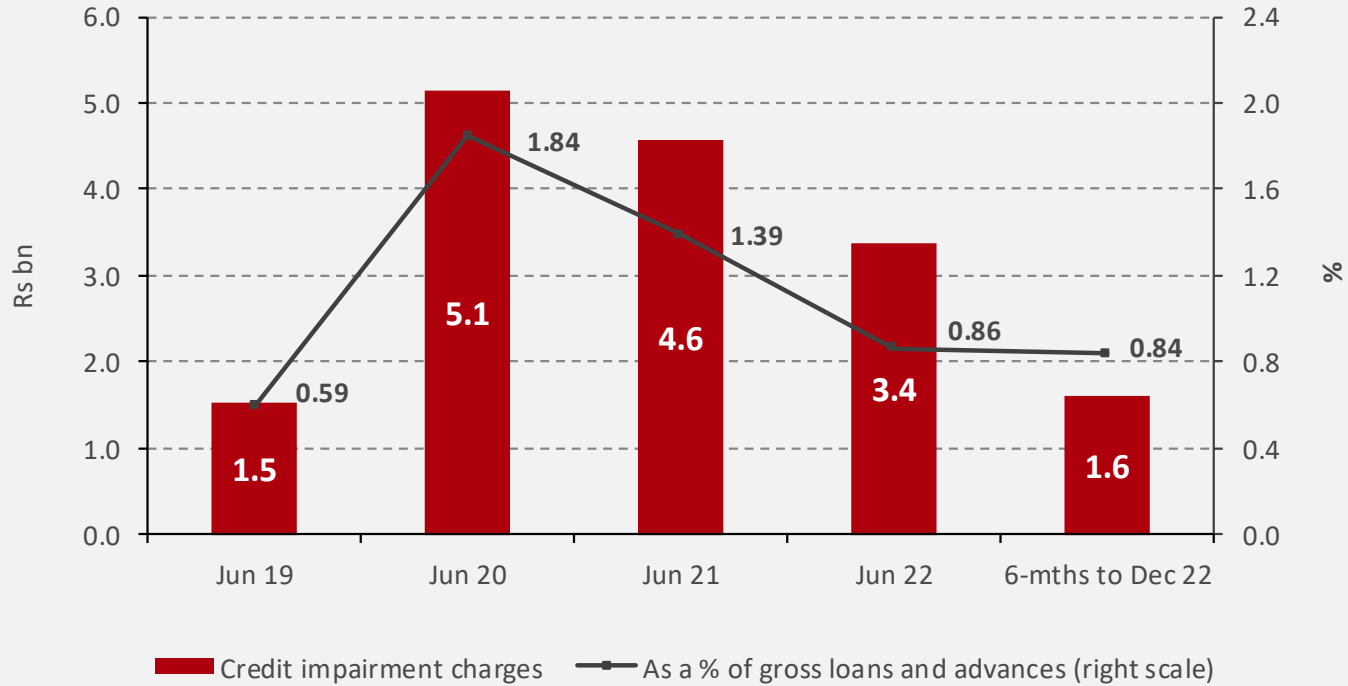


SHARE OF PROFIT OF ASSOCIATES

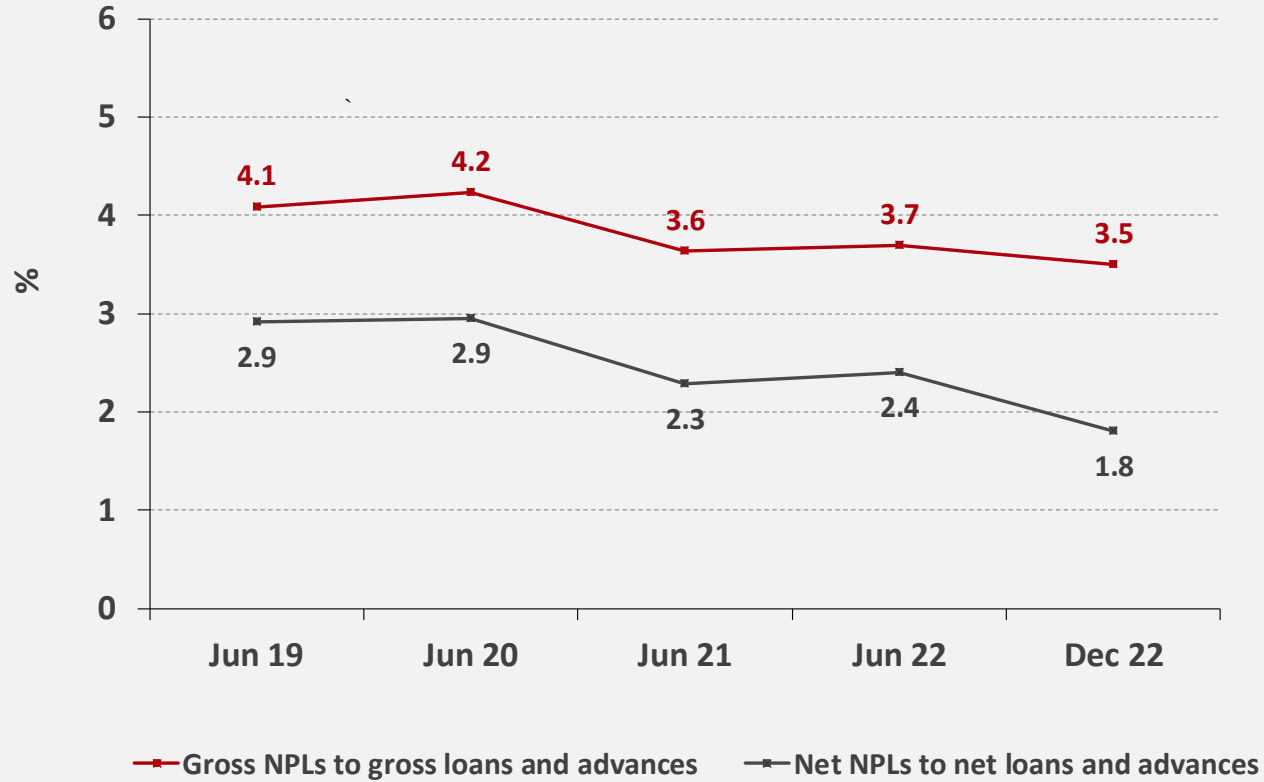




CREDIT IMPAIRMENT CHARGES

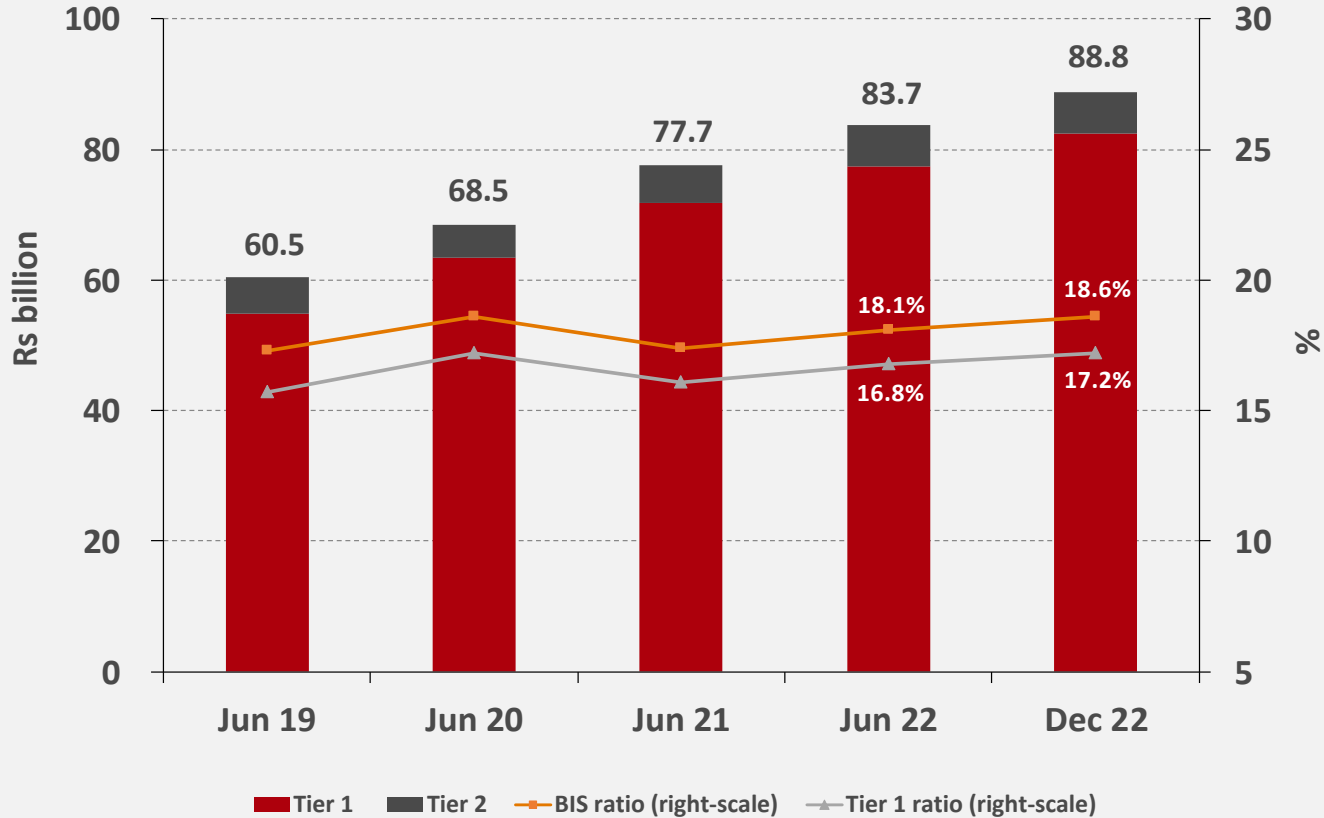


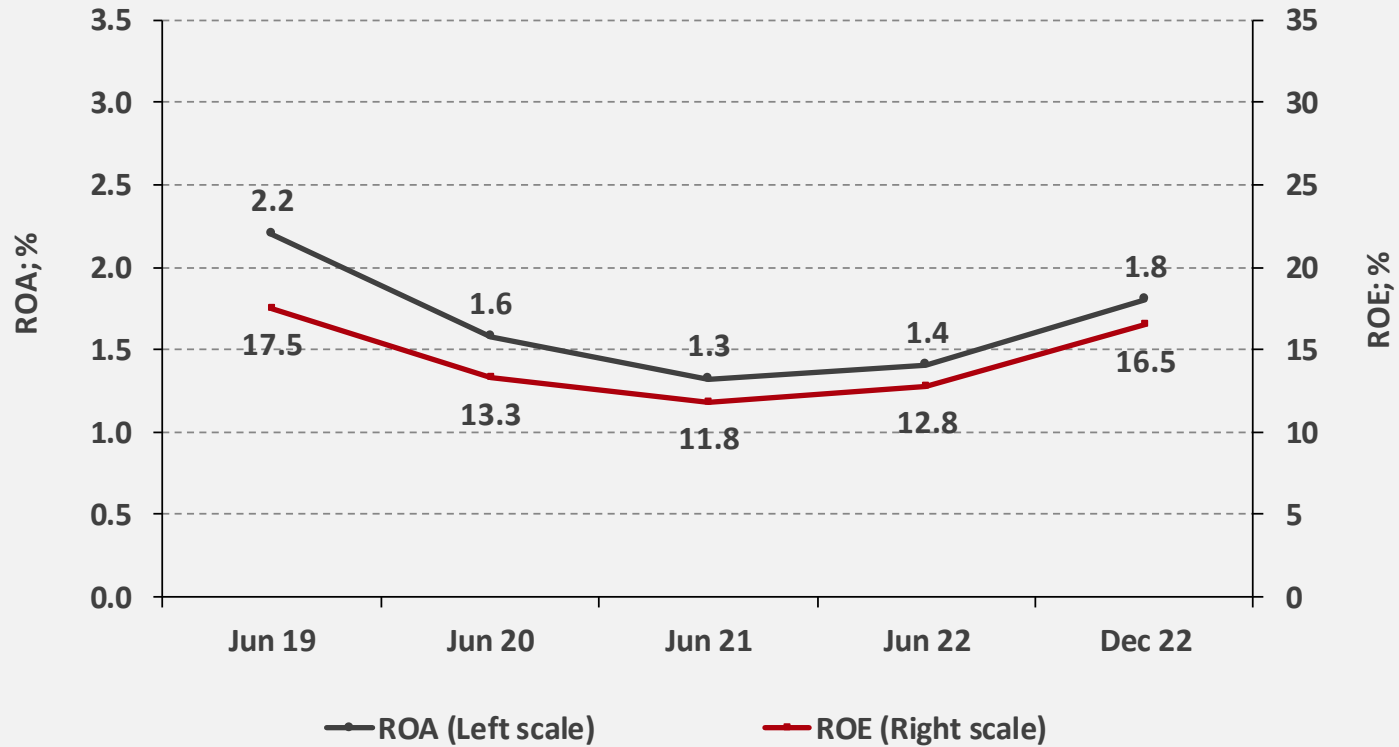
Note: Cost of risk pertains to loans and advances





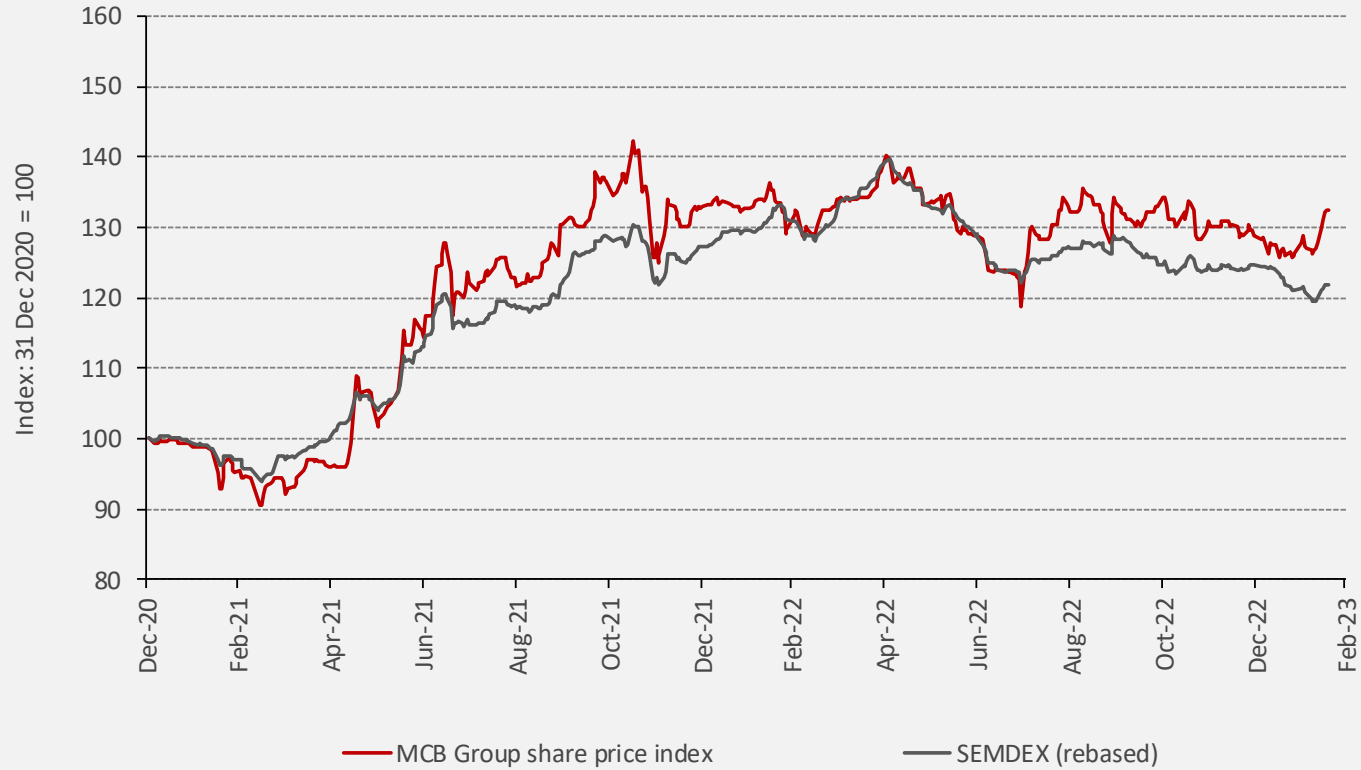
CAPITAL & SHARE PRICE PERFORMANCE







MCBG SHARE PRICE PERFORMANCE





THANK YOU

