



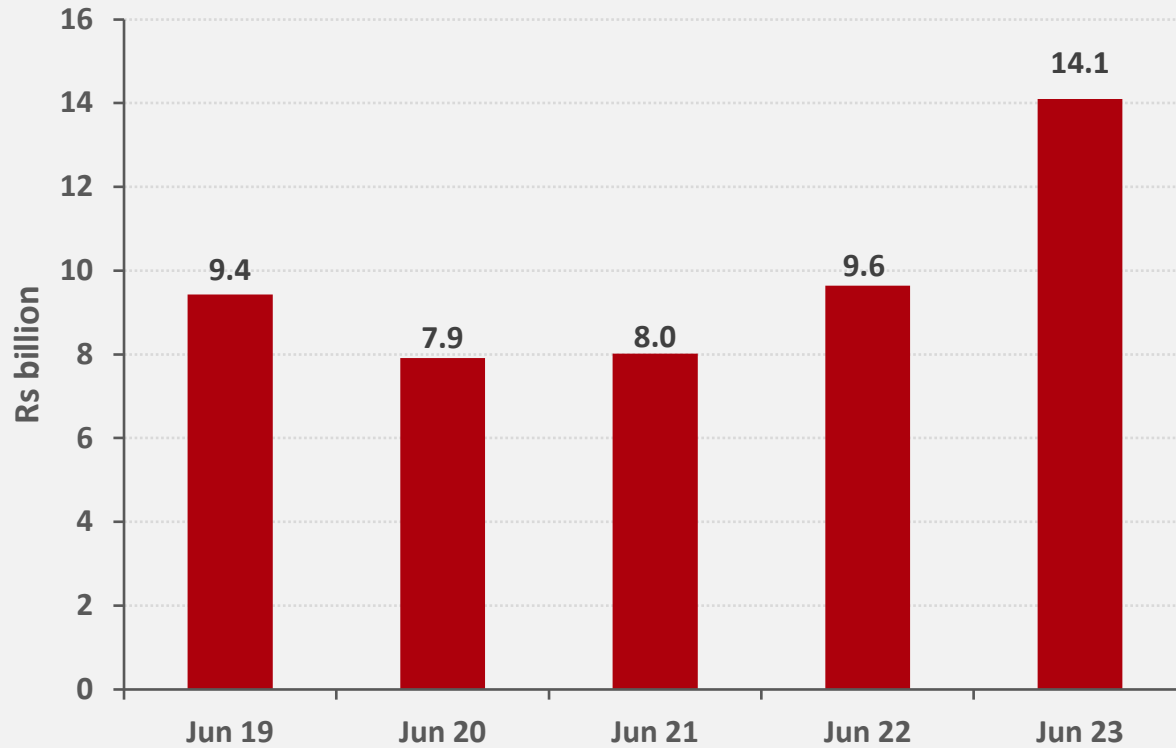
FULL YEAR RESULTS FY 2022/23

Analyst Meeting/Earnings Call
presentation



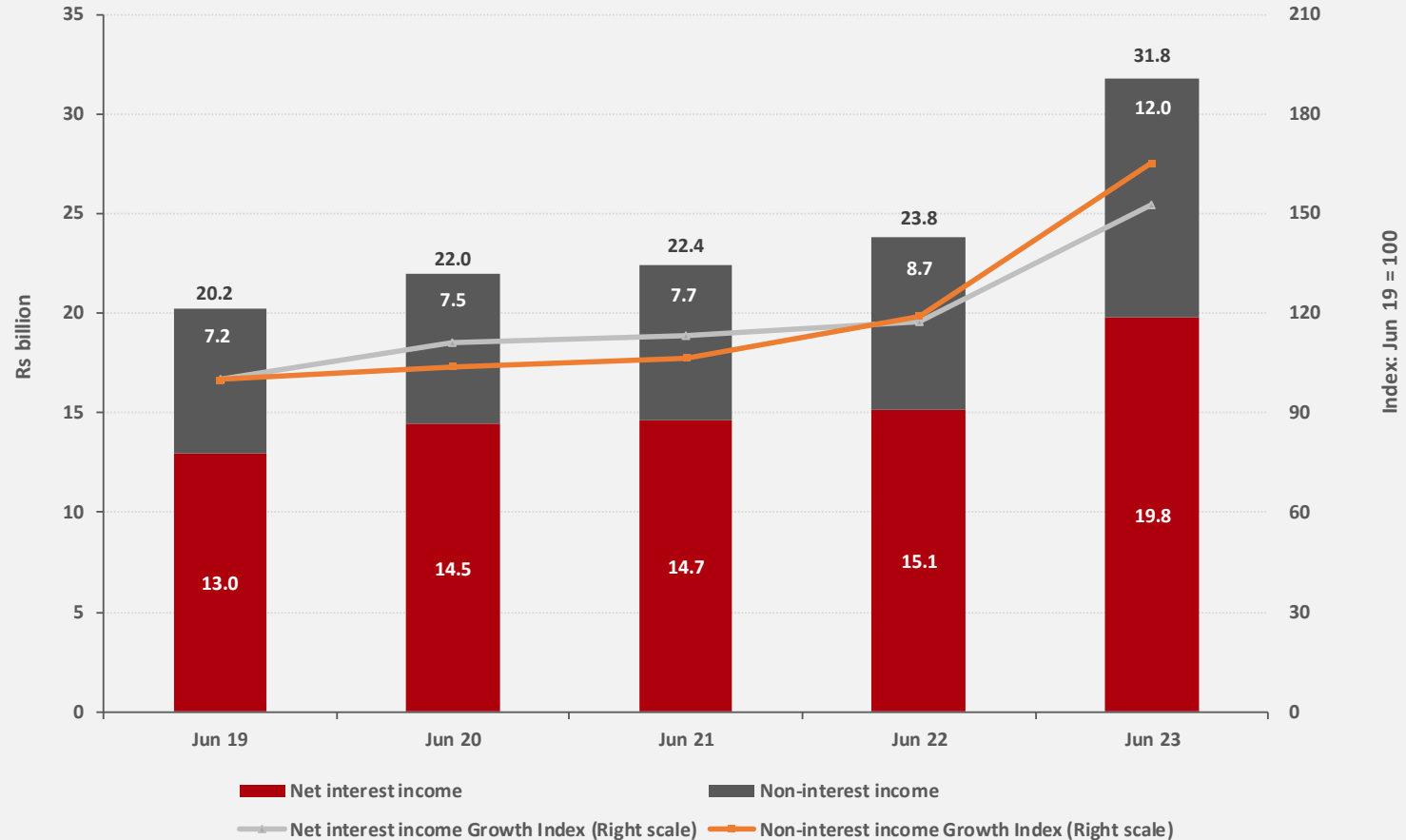


FINANCIAL PERFORMANCE



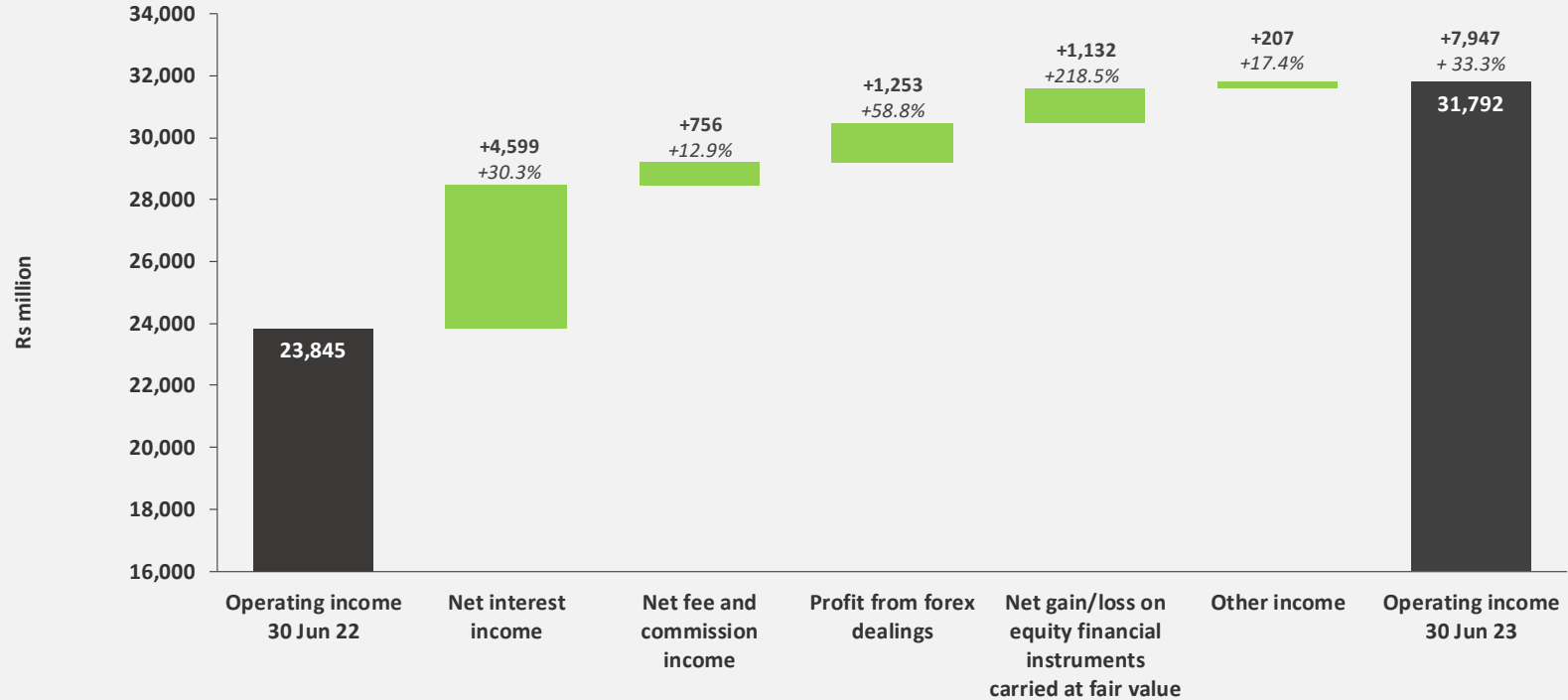


... supported by an improvement in core earnings across entities



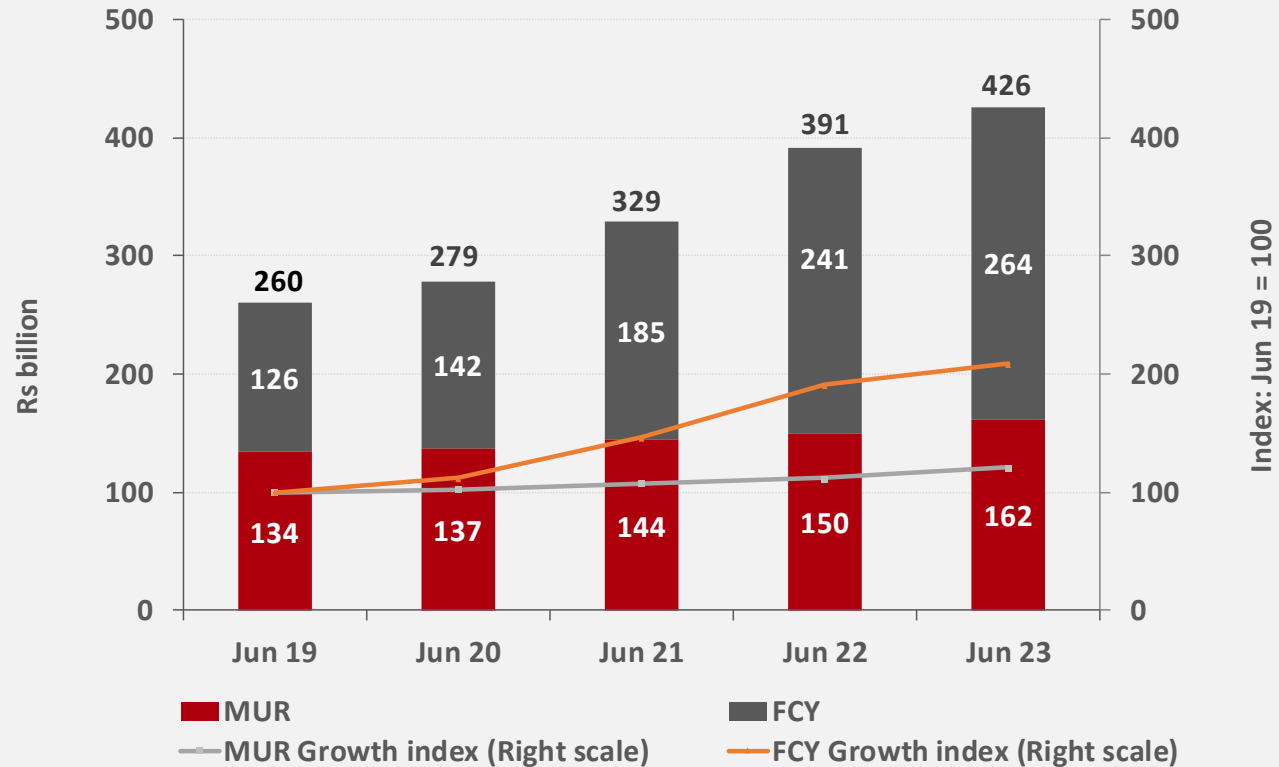


... with a broad-based growth in operating income



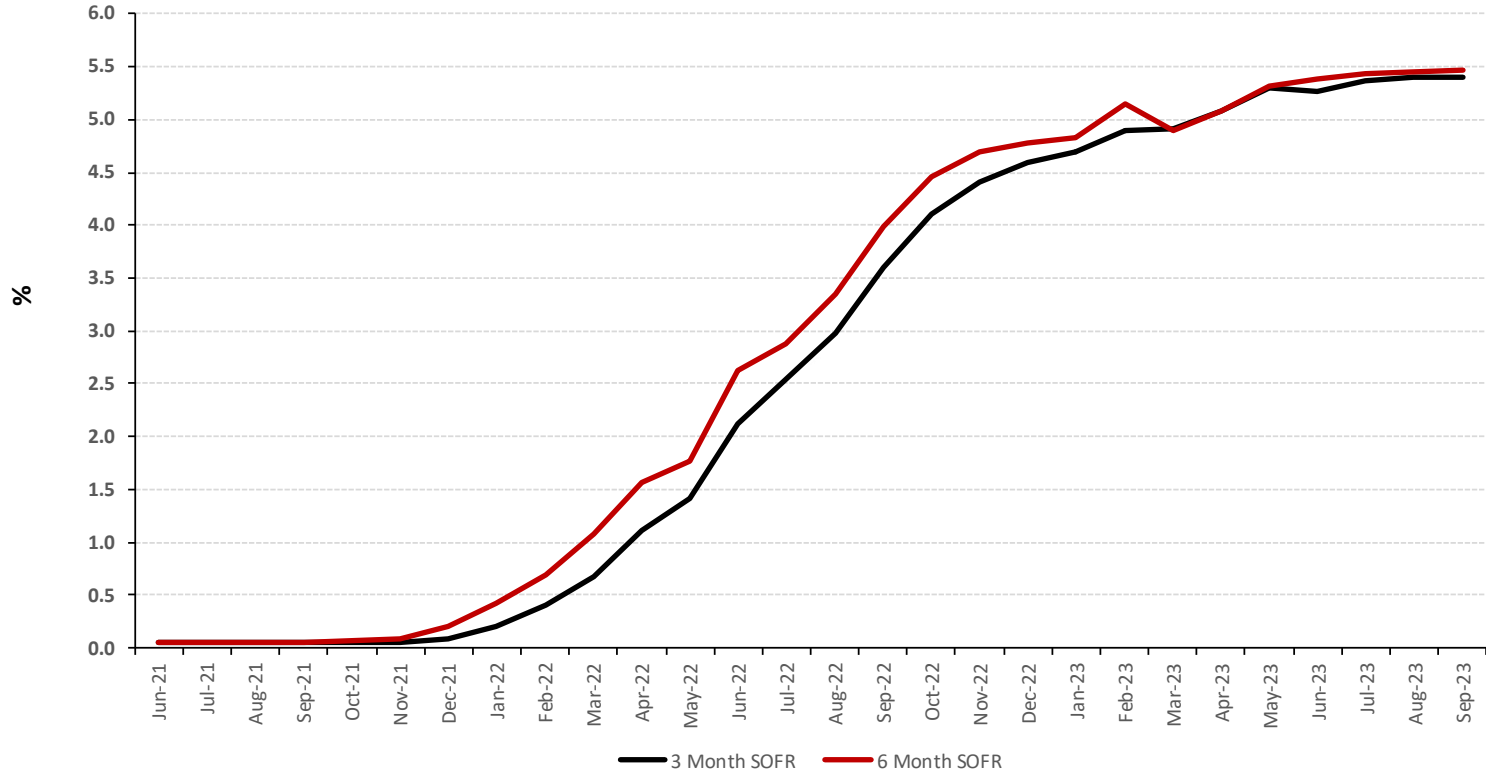


Expansion in gross loans and advances driven by our international activities





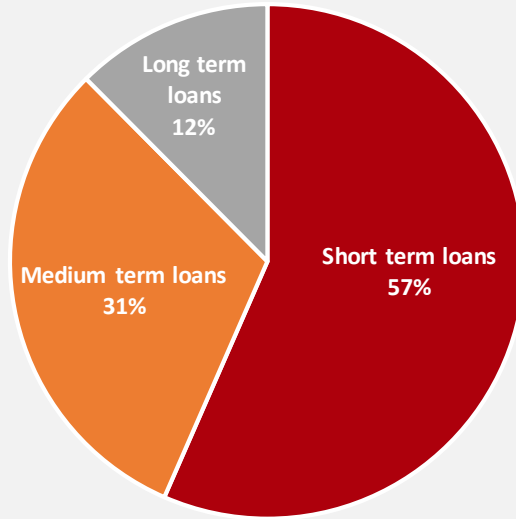
Notable rise in interest rates



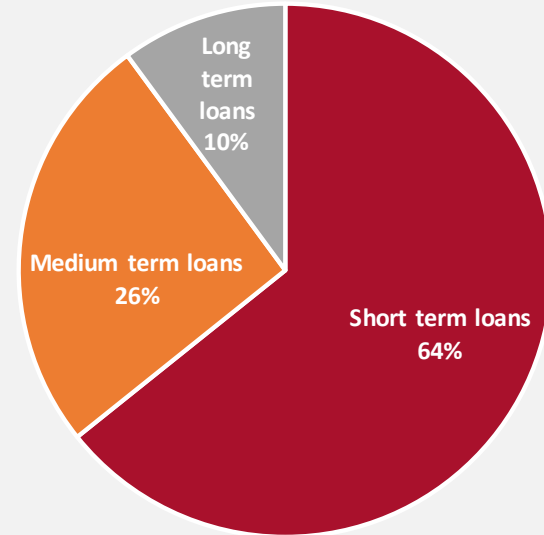


Increased share of short tenor loans in the FCY loan portfolio

Jun 22



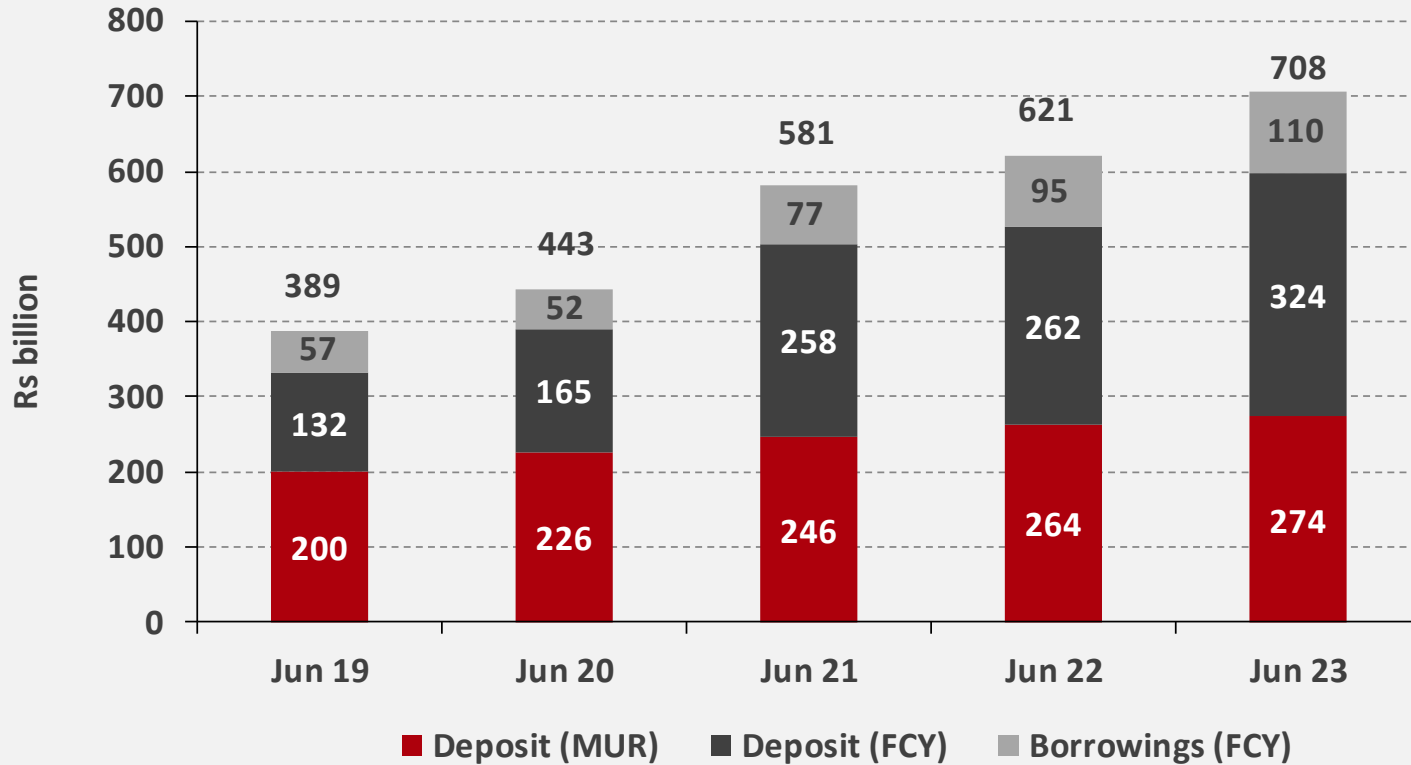
Jun 23

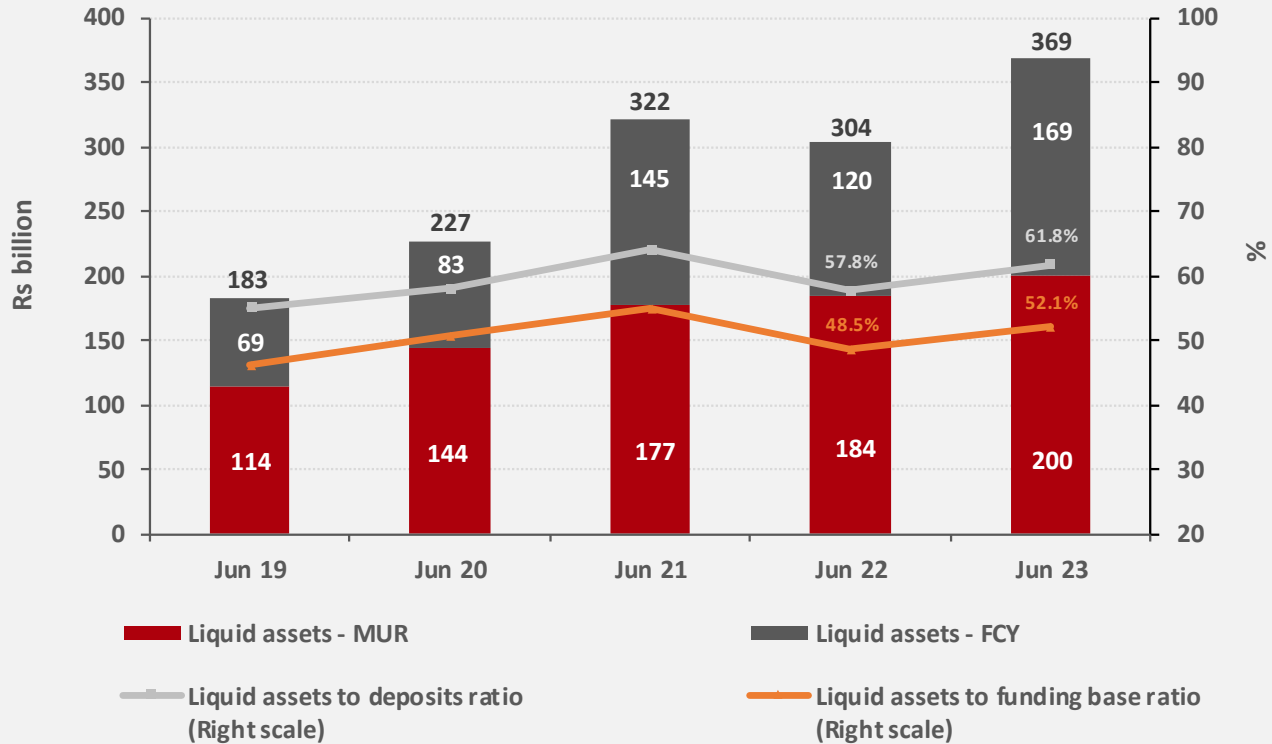


■ Short term loans ■ Medium term loans ■ Long term loans

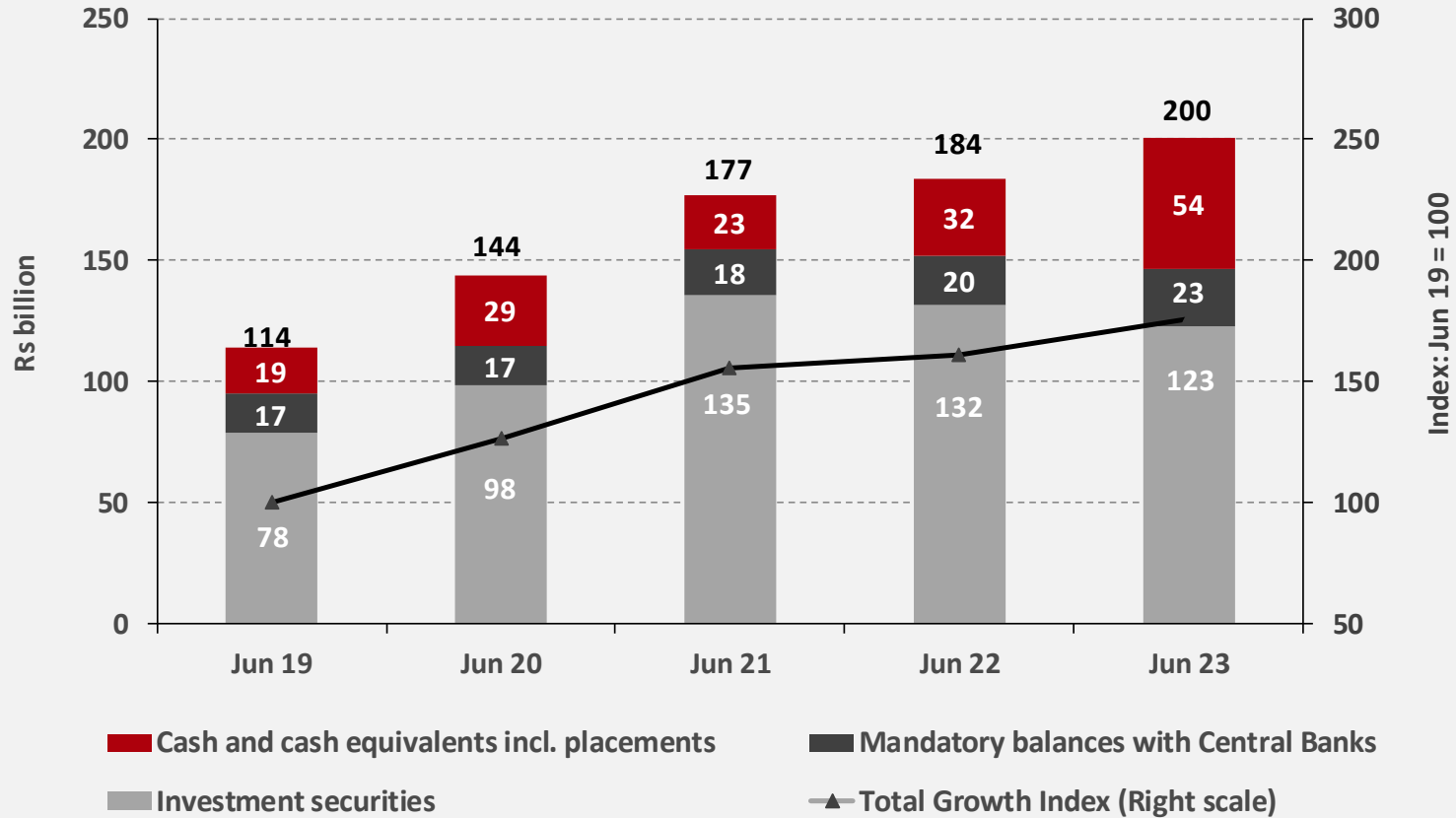


Significant growth in deposits amidst FCY funding mobilisation





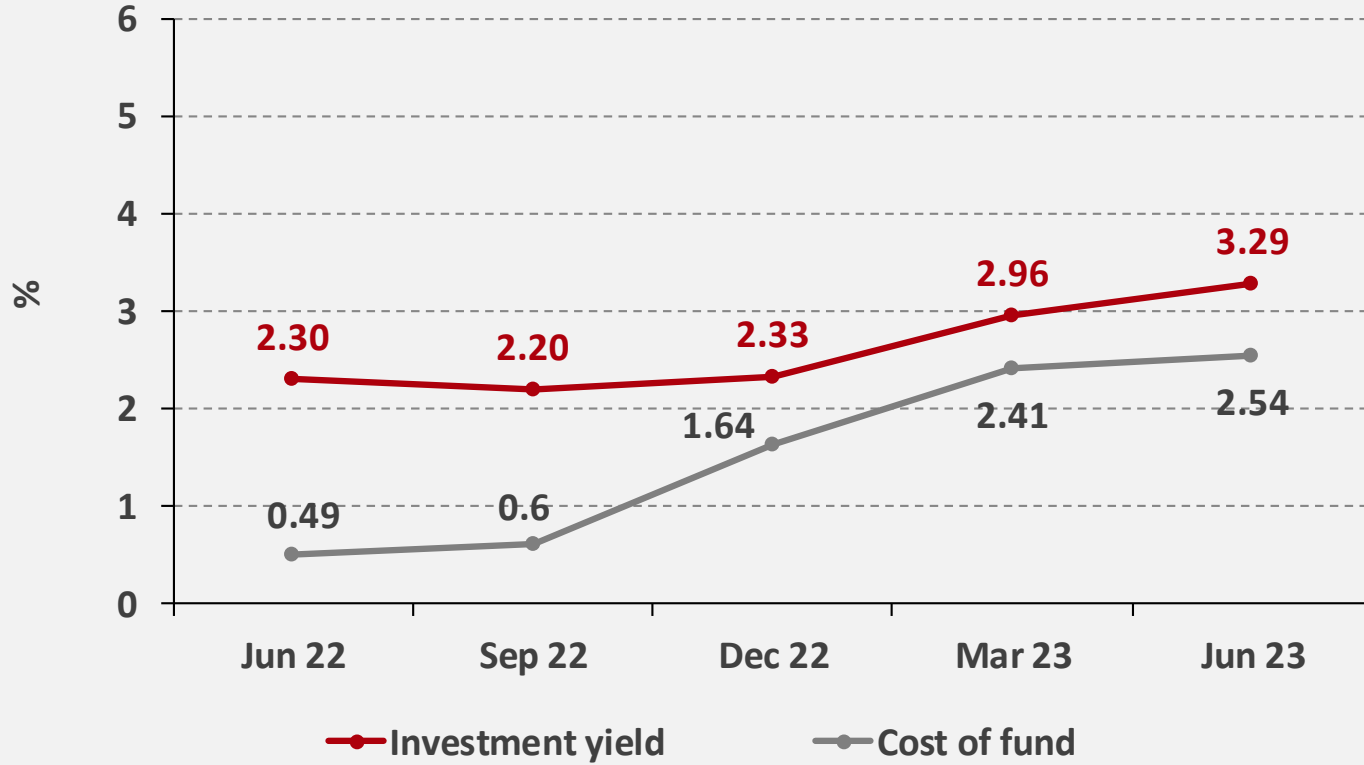
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities.



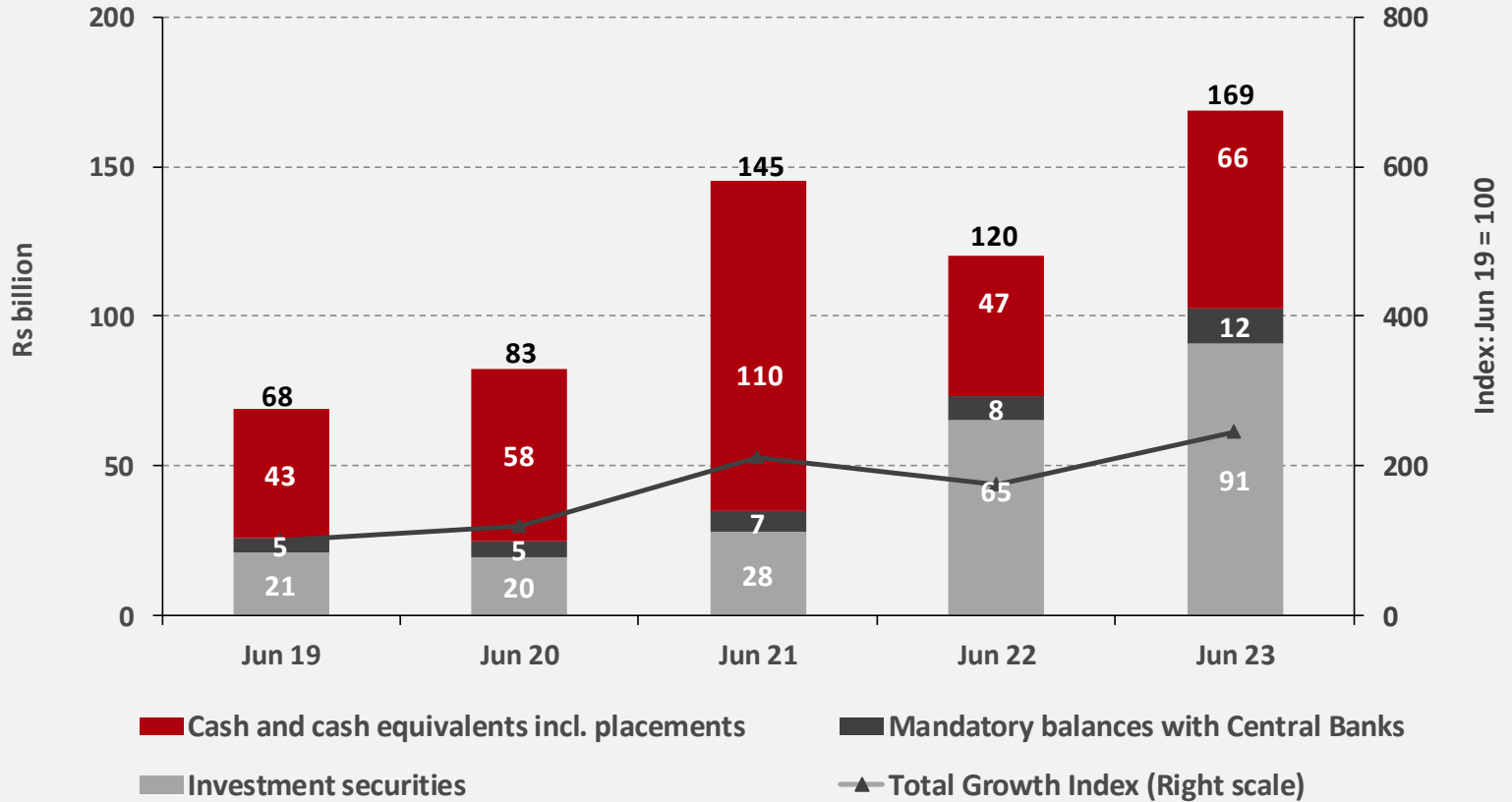
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities.



MARGIN ON MUR INVESTMENT SECURITIES

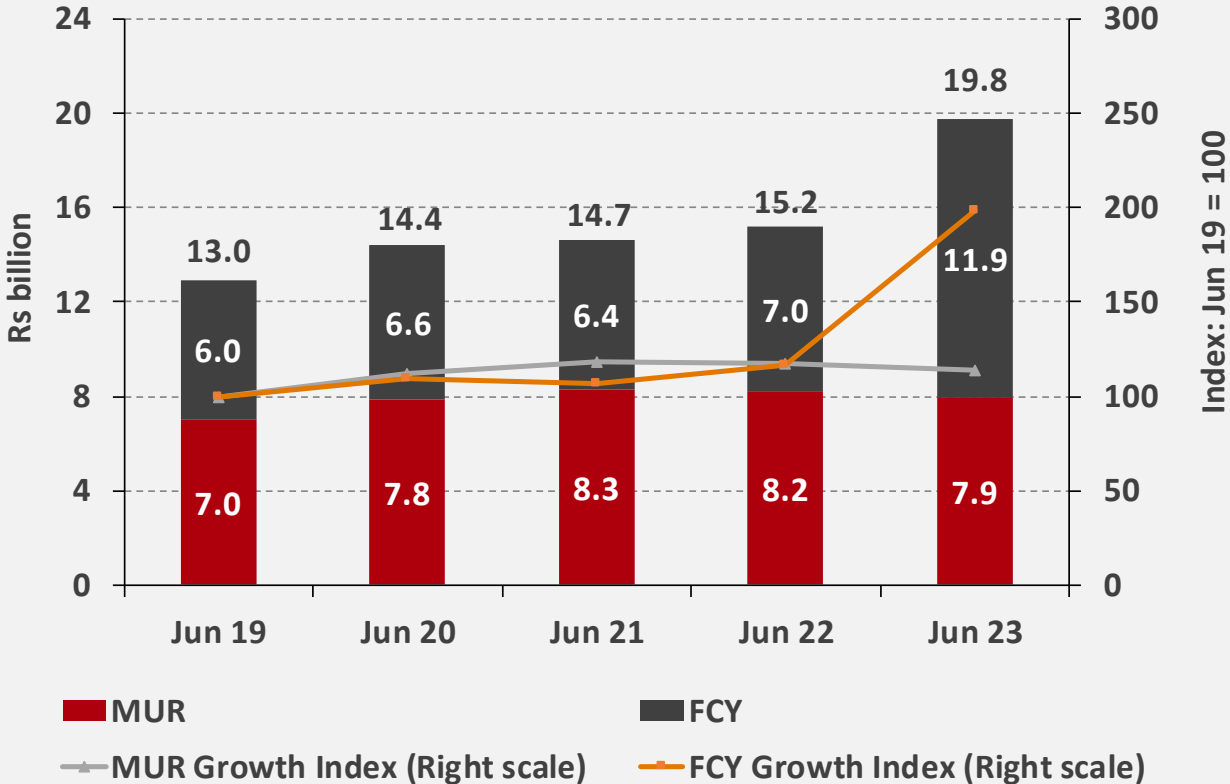


Note: Figures relate to quarterly margins



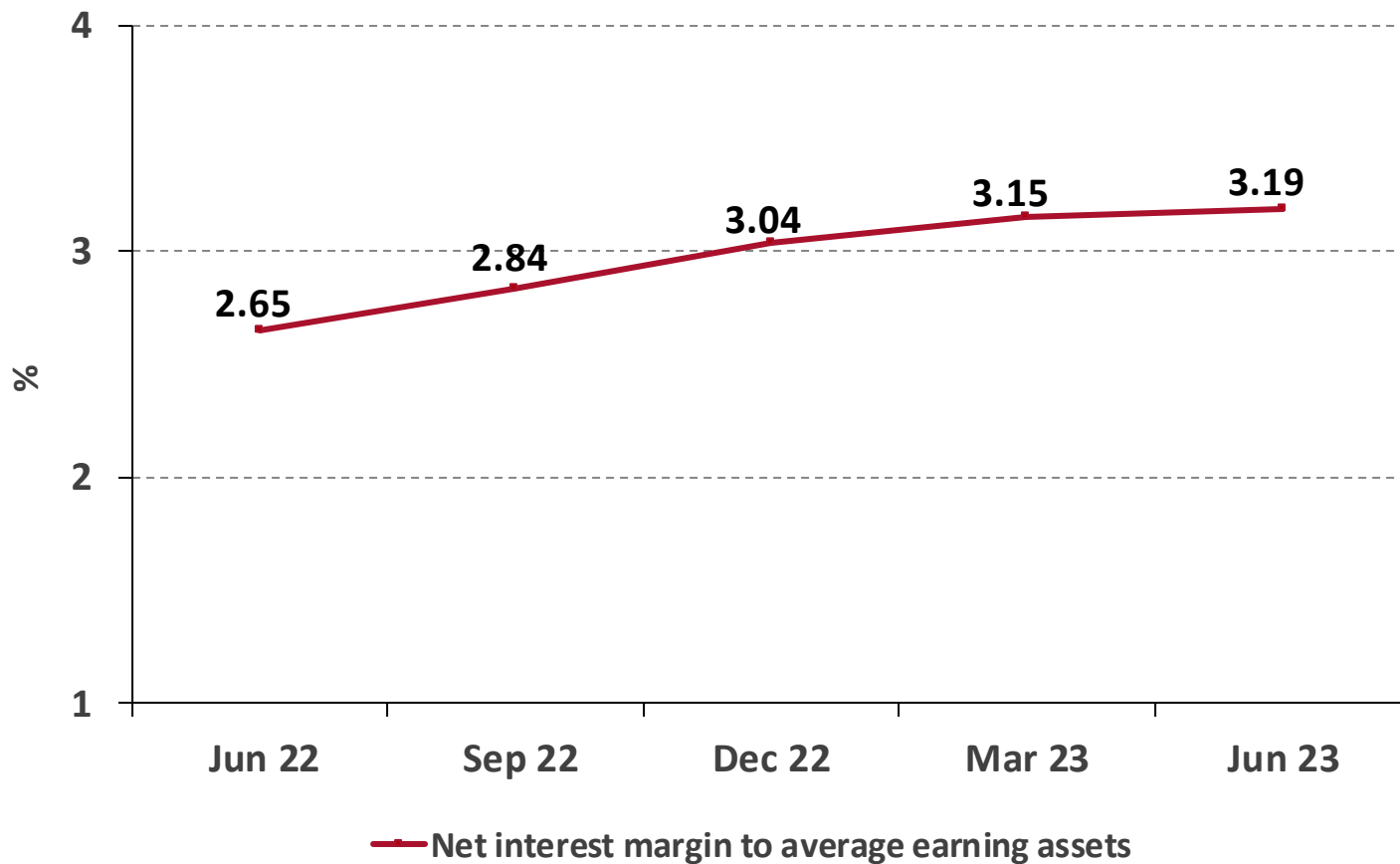
■ Cash and cash equivalents incl. placements **■ Mandatory balances with Central Banks**
■ Investment securities **▲ Total Growth Index (Right scale)**

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



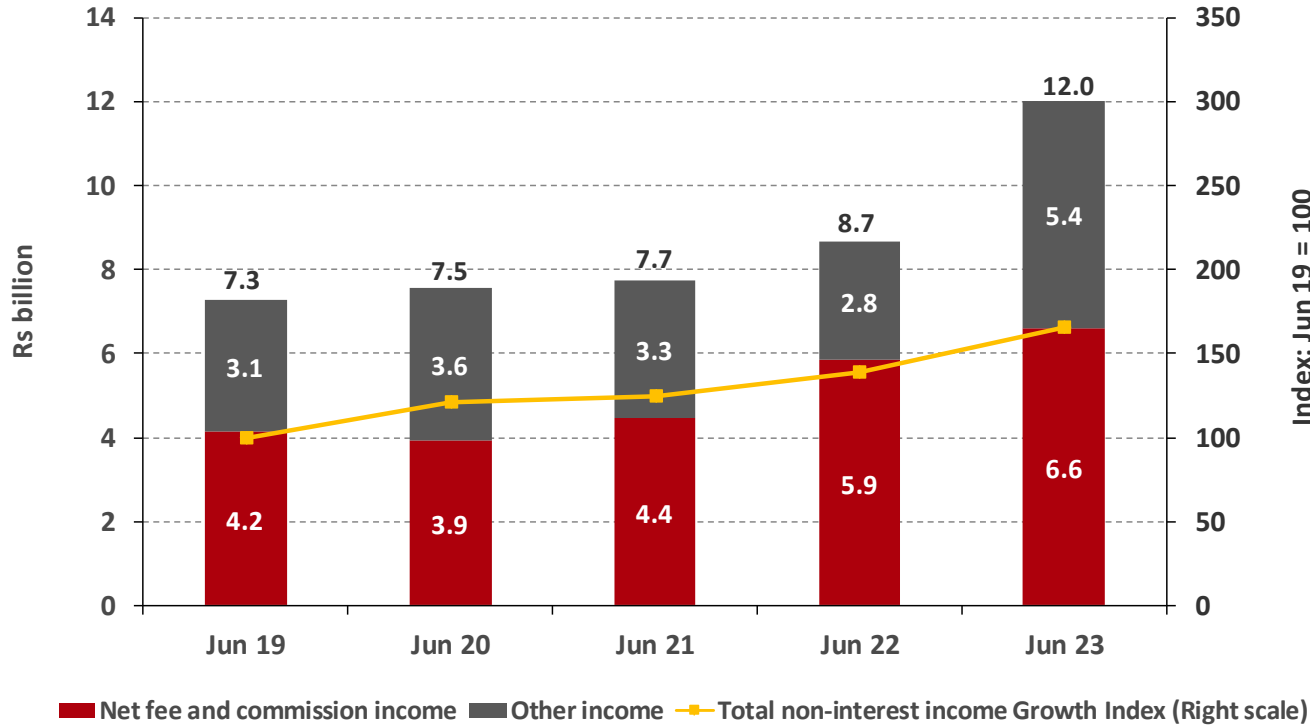
Net interest income up by 30.3%:

- Improved margins generated by our foreign currency earning assets
- Expansion in our interest-earning assets linked to our cross-border activities
- Margins on interest-earnings assets denominated in rupees dropped slightly



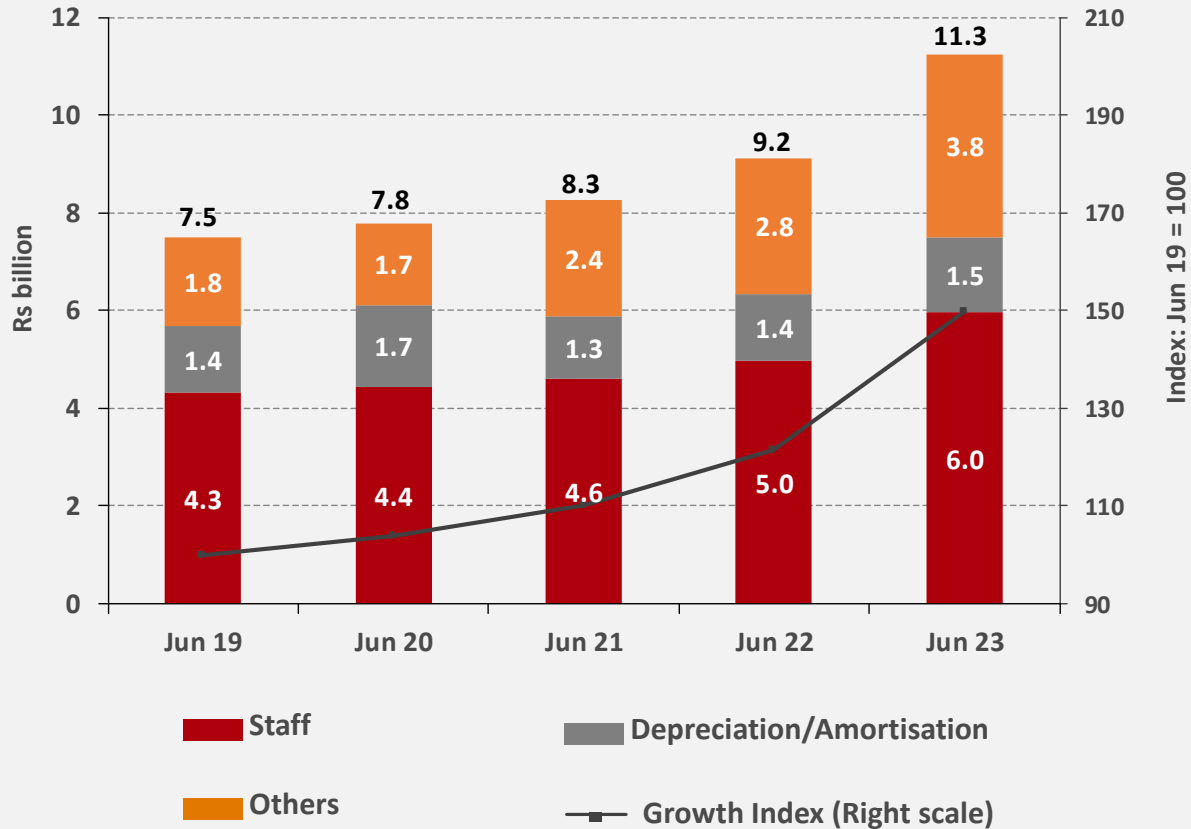


NON-INTEREST INCOME



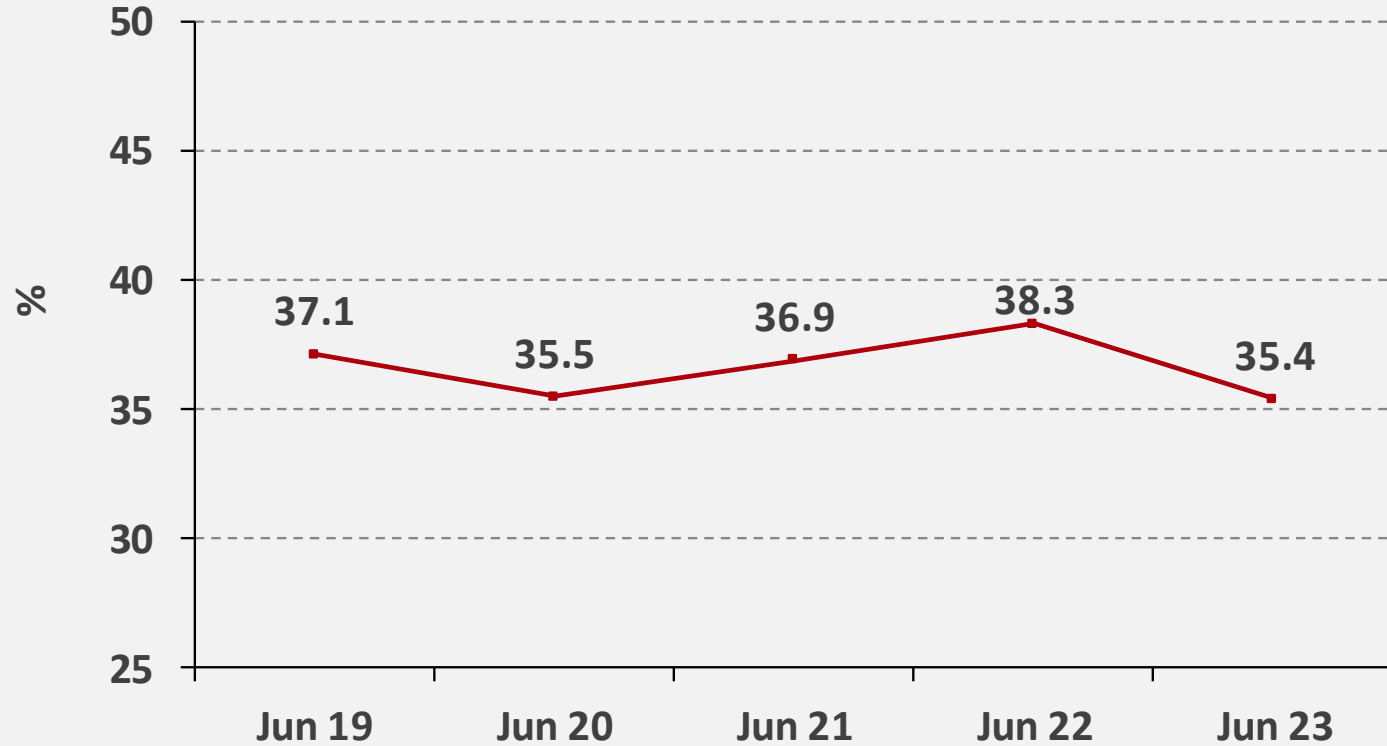
Non-interest income increased by 38.7%:

- Net fee and commission increasing by 12.9% driven by higher revenues from regional trade financing and payment activities
- 58.8% rise in profit from dealing in foreign currencies
- Fair value gains of Rs 614 million on equity financial instruments compared to a loss of Rs 518 million registered in FY 2021/22
- Enhanced performance at the level of MCB Capital Markets



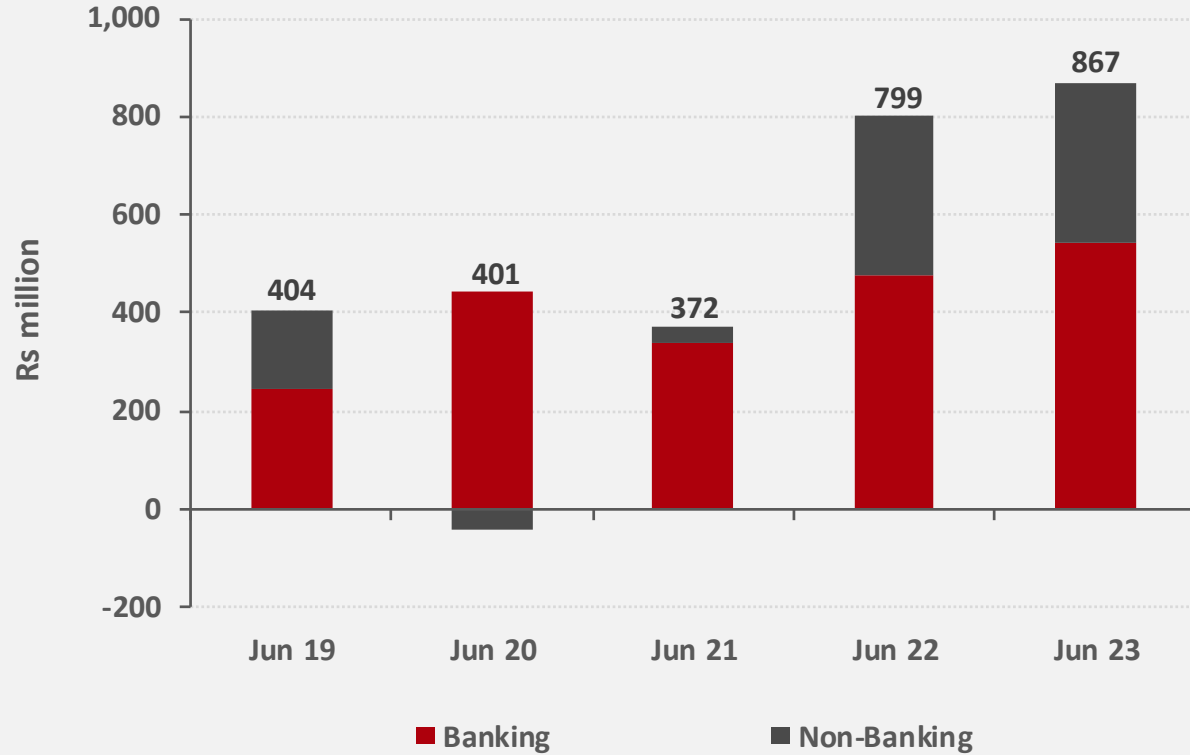
Operating expenses went up by 23.3%:

- Staff costs rising by 19.8% rise
- Growth of 12.2% in depreciation and amortisation costs following continued investment in technology
- Other operating expenses rising by 34.9% driven by software and IT related costs



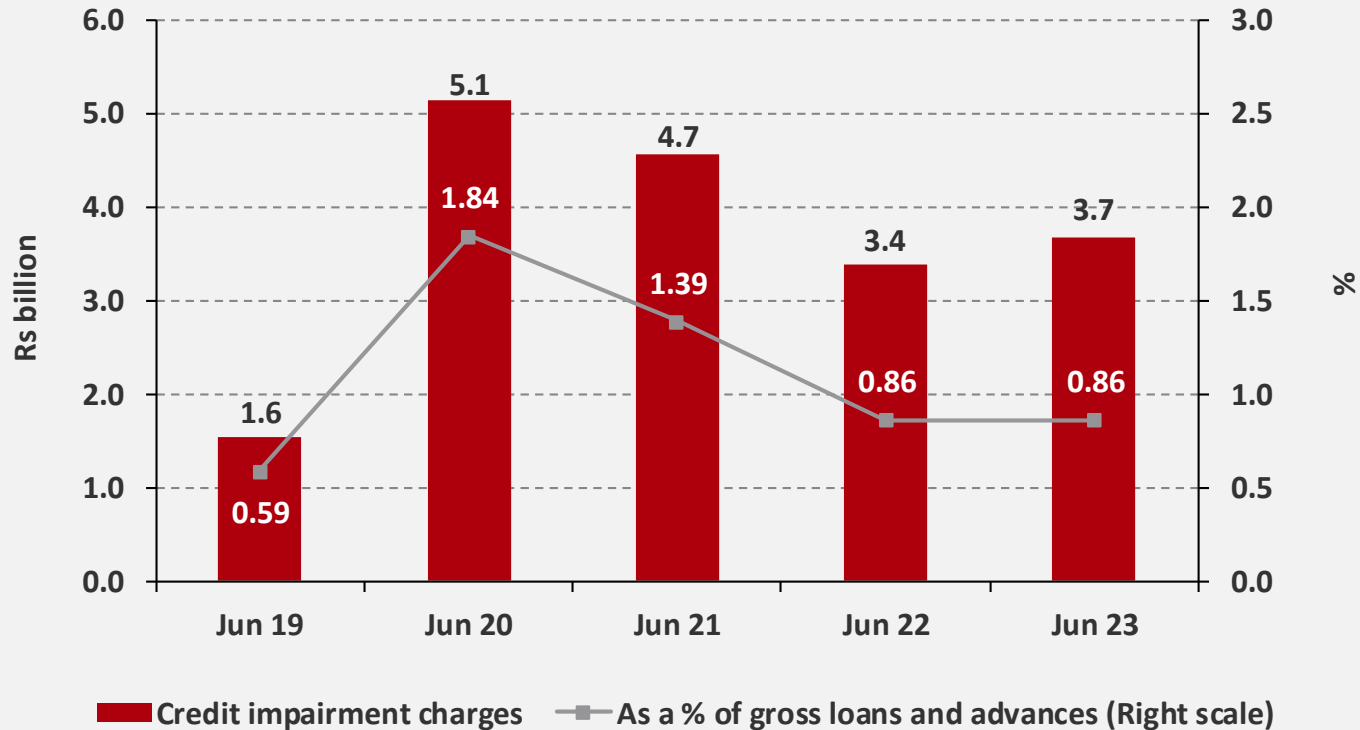


SHARE OF PROFIT OF ASSOCIATES

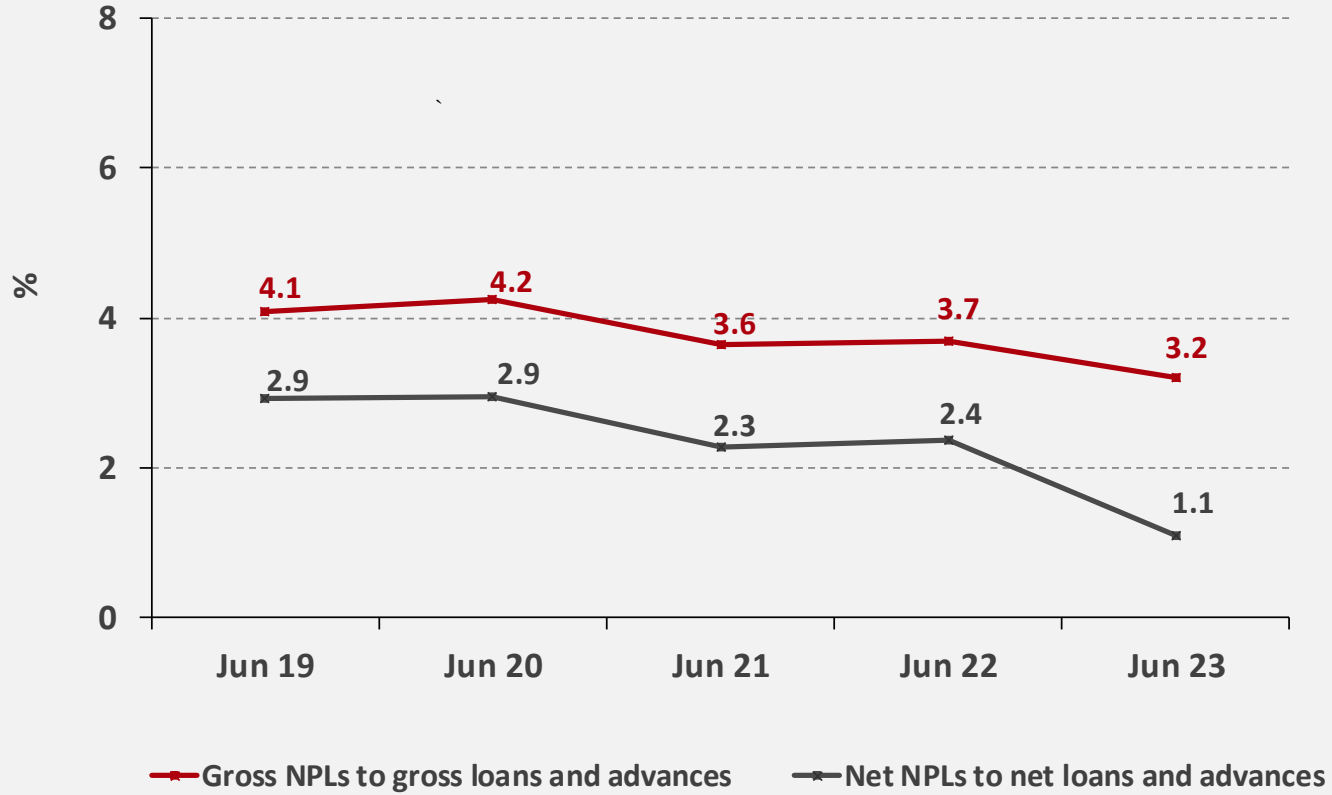




CREDIT IMPAIRMENT CHARGES

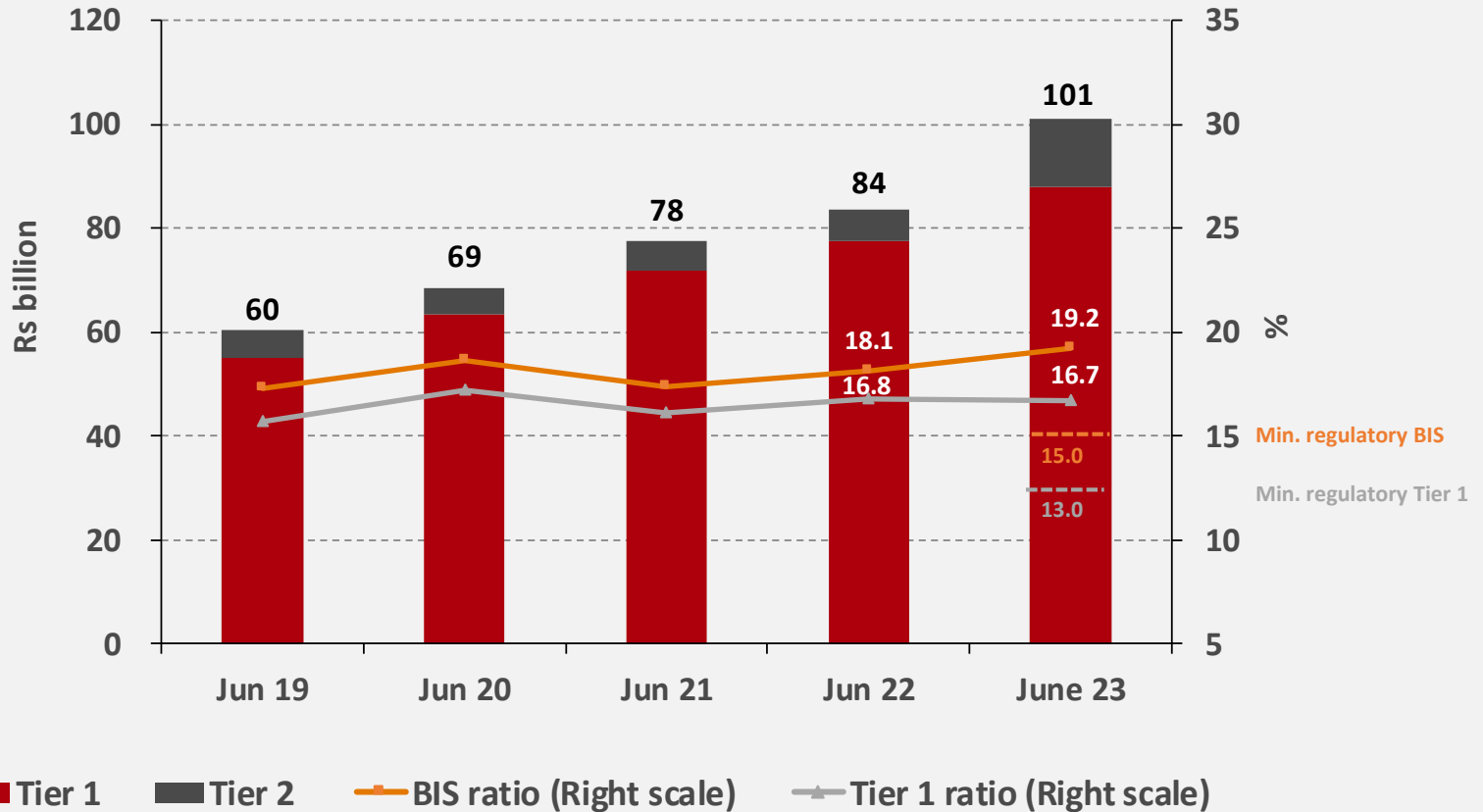


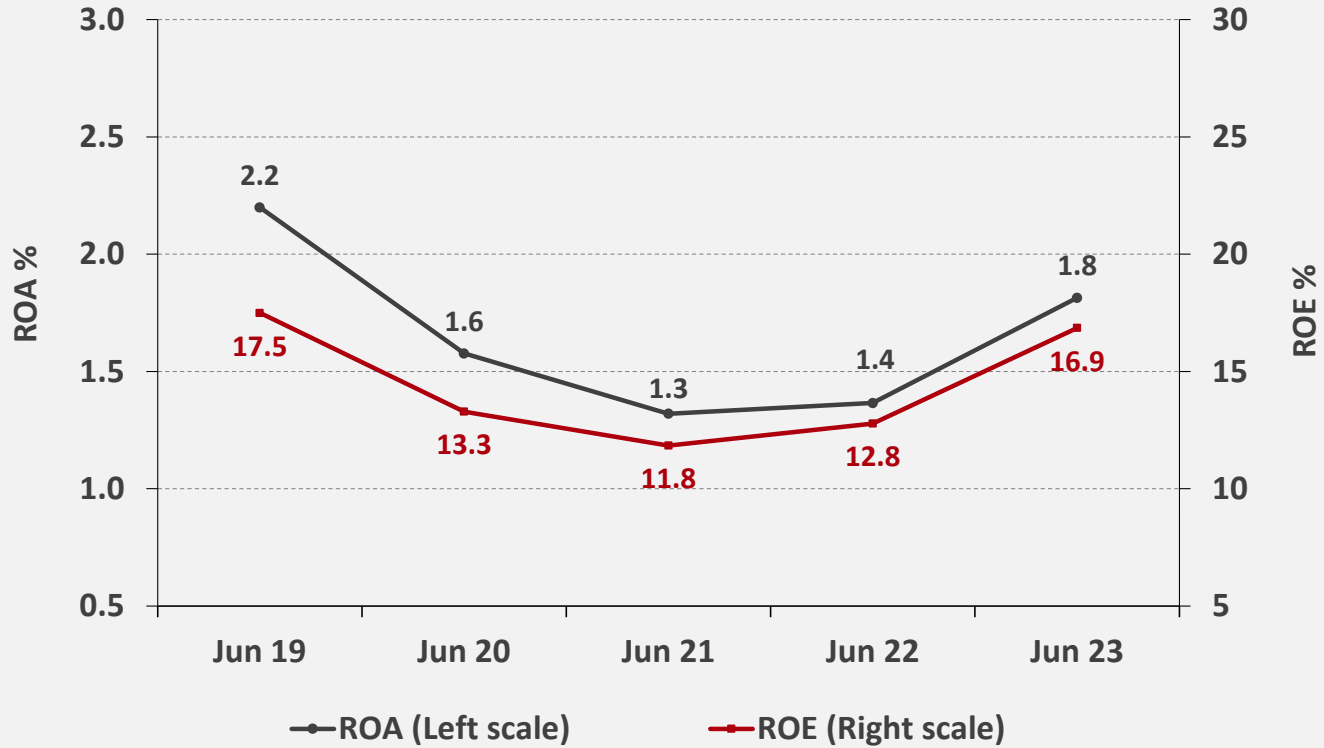
Note: Cost of risk pertains to loans and advances





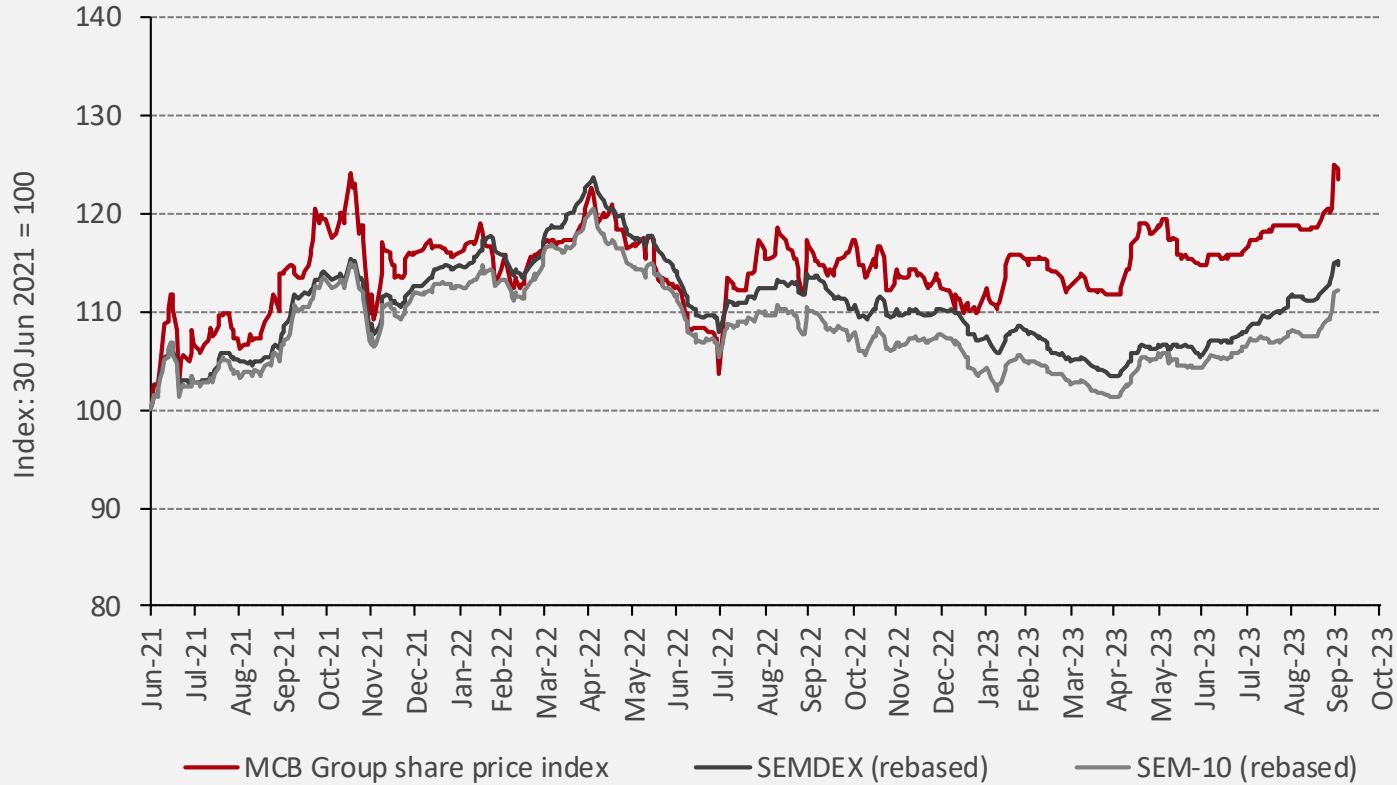
CAPITAL & SHARE PRICE PERFORMANCE







MCBG SHARE PRICE PERFORMANCE





THANK YOU

