



## MCB Group Limited - Consolidated summary statement of profit or loss for the period ended 31 December 2022

	Unaudited Quarter to 31-Dec-22 Rs'M	Unaudited Quarter to 31-Dec-21 Rs'M	Unaudited 6 mths to 31-Dec-22 Rs'M	Unaudited 6 mths to 31-Dec-21 Rs'M	Audited Year to 30-Jun-22 Rs'M
Interest income using the effective interest method	7,899	4,466	13,907	8,964	18,455
Interest expense	(3,068)	(732)	(4,741)	(1,398)	(3,264)
<b>Net interest income</b>	<b>4,831</b>	<b>3,734</b>	<b>9,166</b>	<b>7,566</b>	<b>15,191</b>
Fee and commission income	2,586	2,327	4,834	4,170	8,584
Fee and commission expense	(784)	(691)	(1,473)	(1,202)	(2,514)
<b>Net fee and commission income</b>	<b>1,802</b>	<b>1,636</b>	<b>3,361</b>	<b>2,968</b>	<b>6,070</b>
Other income	1,504	992	2,083	1,495	2,584
<b>Operating income</b>	<b>8,137</b>	<b>6,362</b>	<b>14,610</b>	<b>12,029</b>	<b>23,845</b>
Non-interest expense	(2,807)	(2,283)	(5,390)	(4,532)	(9,132)
<b>Operating profit before impairment</b>	<b>5,330</b>	<b>4,079</b>	<b>9,220</b>	<b>7,497</b>	<b>14,713</b>
Net impairment of financial assets	(983)	(1,078)	(1,696)	(1,904)	(3,481)
<b>Operating profit</b>	<b>4,347</b>	<b>3,001</b>	<b>7,524</b>	<b>5,593</b>	<b>11,232</b>
Share of profit of associates	283	288	500	475	799
<b>Profit before tax</b>	<b>4,630</b>	<b>3,289</b>	<b>8,024</b>	<b>6,068</b>	<b>12,031</b>
Income tax expense	(649)	(480)	(1,236)	(995)	(2,070)
<b>Profit for the period</b>	<b>3,981</b>	<b>2,809</b>	<b>6,788</b>	<b>5,073</b>	<b>9,961</b>
<b>Profit for the period attributable to:</b>					
Ordinary equity holders of the parent	3,901	2,660	6,663	4,900	9,637
Preference shareholders	63	80	63	80	160
Non-controlling interests	17	69	62	93	164
	<b>3,981</b>	<b>2,809</b>	<b>6,788</b>	<b>5,073</b>	<b>9,961</b>