



MCB Group Limited - Consolidated summary statement of profit or loss for the period ended 31 March 2023

	Unaudited Quarter to 31-Mar-23	Unaudited Quarter to 31-Mar-22	Unaudited 9 mths to 31-Mar-23	Unaudited 9 mths to 31-Mar-22	Audited Year to 30-Jun-22
	Rs'M	Rs'M	Rs'M	Rs'M	Rs'M
Interest income using the effective interest method	9,401	4,432	23,308	13,396	18,455
Interest expense	(4,189)	(807)	(8,930)	(2,205)	(3,264)
Net interest income	5,212	3,625	14,378	11,191	15,191
Fee and commission income	2,403	2,085	7,237	6,255	8,584
Fee and commission expense	(801)	(642)	(2,274)	(1,844)	(2,514)
Net fee and commission income	1,602	1,443	4,963	4,411	6,070
Other income	1,631	889	3,714	2,384	2,584
Operating income	8,445	5,957	23,055	17,986	23,845
Non-interest expense	(2,813)	(2,331)	(8,203)	(6,863)	(9,132)
Operating profit before impairment	5,632	3,626	14,852	11,123	14,713
Net impairment of financial assets	(790)	(957)	(2,486)	(2,861)	(3,481)
Operating profit	4,842	2,669	12,366	8,262	11,232
Share of profit of associates	104	93	604	568	799
Profit before tax	4,946	2,762	12,970	8,830	12,031
Income tax expense	(811)	(442)	(2,047)	(1,437)	(2,070)
Profit for the period	4,135	2,320	10,923	7,393	9,961
Profit for the period attributable to:					
Ordinary equity holders of the parent	4,114	2,323	10,777	7,223	9,637
Preference shareholders	-	-	63	80	160
Non-controlling interests	21	(3)	83	90	164
	4,135	2,320	10,923	7,393	9,961