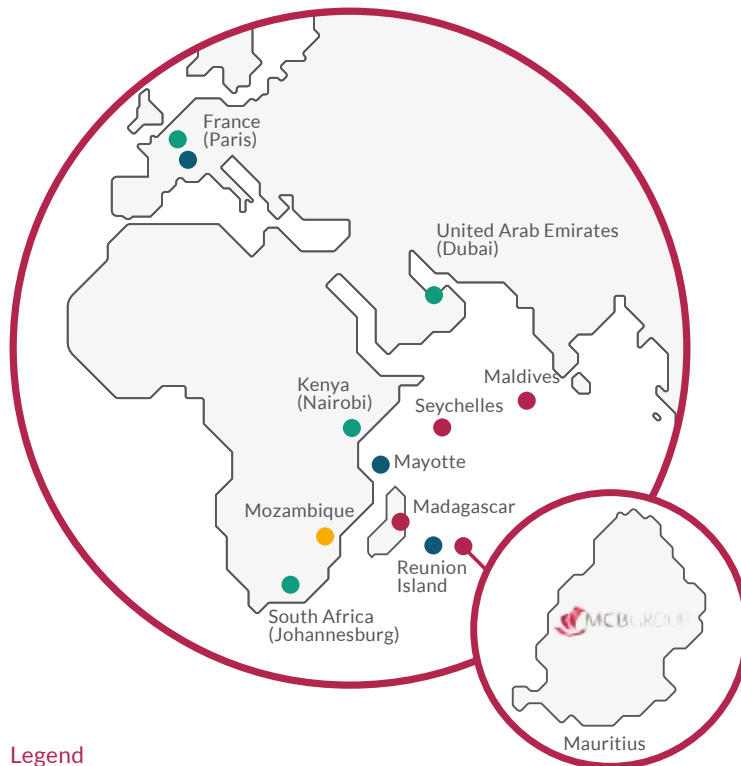


OVERVIEW OF ORGANISATION

MCB Group at a Glance

MCB Group Limited is a prominent financial services provider in the region. The Group encompasses local and foreign banking and non-banking subsidiaries and associates. The Group's main subsidiary, The Mauritius Commercial Bank Limited, is a dynamic organisation with a rich heritage. It is the leading bank in Mauritius and an increasingly well-known regional player.

WHERE WE OPERATE



Legend

- Red dot: Banking subsidiaries of the Group
- Green dot: Representative offices of the Bank
- Blue dot: Group associate (Banque Française Commerciale de l'Océan Indien - BFCOI)
- Yellow dot: Group associate (Société Générale Moçambique)

MCB GROUP OPERATING INCOME* BY CLUSTER RS 22.0 BILLION

Banking	94%
Non-banking financial	3%
Other investments	3%

* Figures shown are after elimination of intercompany transactions.

Assets
Rs 532.1 billion

Employees
3,729

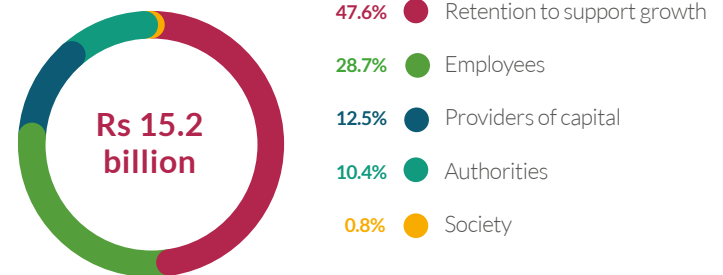
60 Branches and kiosks across presence countries including 40 in Mauritius

Clients
~ 1,087,900

Market capitalisation
Rs 56.5 billion

Shareholders
> 21,000

WEALTH CREATED BY THE GROUP



While being headquartered in Mauritius, the Group has a notable presence in the Indian Ocean and sub-Saharan African regions.

MCB GROUP ASSET MIX RS 532.1 BILLION

Net loans (including placements)	50%
Investment securities	22%
Cash and cash equivalents *	21%
Other assets	7%

* Including mandatory balances and placements.

MCB Ltd - Value created in 2020



Employees
2,923

Employee retention rate
96.8%

Employee hire rate
11.7%

Salaries and benefits paid to employees
Rs 3,629 million

Women at middle and senior management level
27%

Investment in training of employees
Rs 63.8 million



Clients
~1,022,200

Internet Banking subscribers
244,247

'JuiceByMCB' subscribers
333,952

ATMs in Mauritius
178

Deposits from customers
Rs 364.0 billion

Total loans to customers
Rs 236.6 billion



Electricity consumption from renewable sources
26%

Carbon neutrality - Offset of total carbon emissions from operations in 2018
18,412 tonnes CO₂-eq

Waste paper recycled
136 tonnes

Renewable energy projects financed under the Green Loan offering in partnership with AFD
48%* (2nd credit line);
13%* (3rd credit line)

**Based on loan amount*



Procurement spent in Mauritius
Rs 1,943.9 million

Tax paid
Rs 1,230 million

MCB Group



Shareholders
> 21,000

Earnings Per Share
Rs 33.10



Investment in 19 CSR projects through MCB Forward Foundation

Rs 44.4 million

Total tax paid (including VAT)
Rs 1,602 million

32 scholarships awarded to Mauritian students eligible for the State of Mauritius scholarships

36 scholarships awarded to students from Rodrigues under the MCB Rodrigues Scholarship