



MCB Group Limited - Consolidated summary statement of profit or loss for the period ended 30 September 2023

	Unaudited 3 mths to 30-Sep-23 Rs'M	Unaudited 3 mths to 30-Sep-22 Rs'M	Audited Year to 30-Jun-23 Rs'M
Interest income using the effective interest method	10,866	6,008	33,924
Interest expense	(5,315)	(1,673)	(14,134)
Net interest income	5,551	4,335	19,790
Fee and commission income	2,585	2,189	9,673
Fee and commission expense	(838)	(689)	(3,067)
Net fee and commission income	1,747	1,500	6,606
Other income	1,014	638	5,396
Operating income	8,312	6,473	31,792
Non-interest expense	(3,064)	(2,583)	(11,257)
Operating profit before impairment	5,248	3,890	20,535
Net impairment of financial assets	(871)	(713)	(3,644)
Operating profit	4,377	3,177	16,891
Share of profit of associates	157	217	867
Profit before tax	4,534	3,394	17,758
Income tax expense	(935)	(587)	(3,445)
Profit for the period	3,599	2,807	14,313
Profit for the period attributable to:			
Ordinary equity holders of the parent	3,559	2,762	14,133
Non-controlling interests	40	45	180
	3,599	2,807	14,313