



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

	Unaudited Quarter to 31-Dec-23 Rs'M	Unaudited Quarter to 31-Dec-22 Rs'M	Unaudited 6 months to 31-Dec-23 Rs'M	Unaudited 6 months to 31-Dec-22 Rs'M	Audited Year to 30-Jun-23 Rs'M
Interest income using the effective interest method	11,458	7,899	22,324	13,907	33,924
Interest expense	(5,393)	(3,131)	(10,708)	(4,804)	(14,134)
Net interest income	6,065	4,768	11,616	9,103	19,790
Fee and commission income	2,803	2,463	5,388	4,711	9,673
Fee and commission expense	(916)	(784)	(1,754)	(1,473)	(3,067)
Net fee and commission income	1,887	1,679	3,634	3,238	6,606
Other income	1,765	1,627	2,779	2,206	5,396
Operating income	9,717	8,074	18,029	14,547	31,792
Non-interest expense	(3,703)	(2,807)	(6,767)	(5,390)	(11,257)
Operating profit before impairment	6,014	5,267	11,262	9,157	20,535
Net impairment of financial assets	(928)	(983)	(1,799)	(1,696)	(3,644)
Operating profit	5,086	4,284	9,463	7,461	16,891
Share of profit of associates	148	283	305	500	867
Profit before tax	5,234	4,567	9,768	7,961	17,758
Income tax expense	(992)	(649)	(1,927)	(1,236)	(3,445)
Profit for the period	4,242	3,918	7,841	6,725	14,313
Profit for the period attributable to:					
Ordinary equity holders of the parent	4,219	3,901	7,778	6,663	14,133
Non-controlling interests	23	17	63	62	180
	4,242	3,918	7,841	6,725	14,313