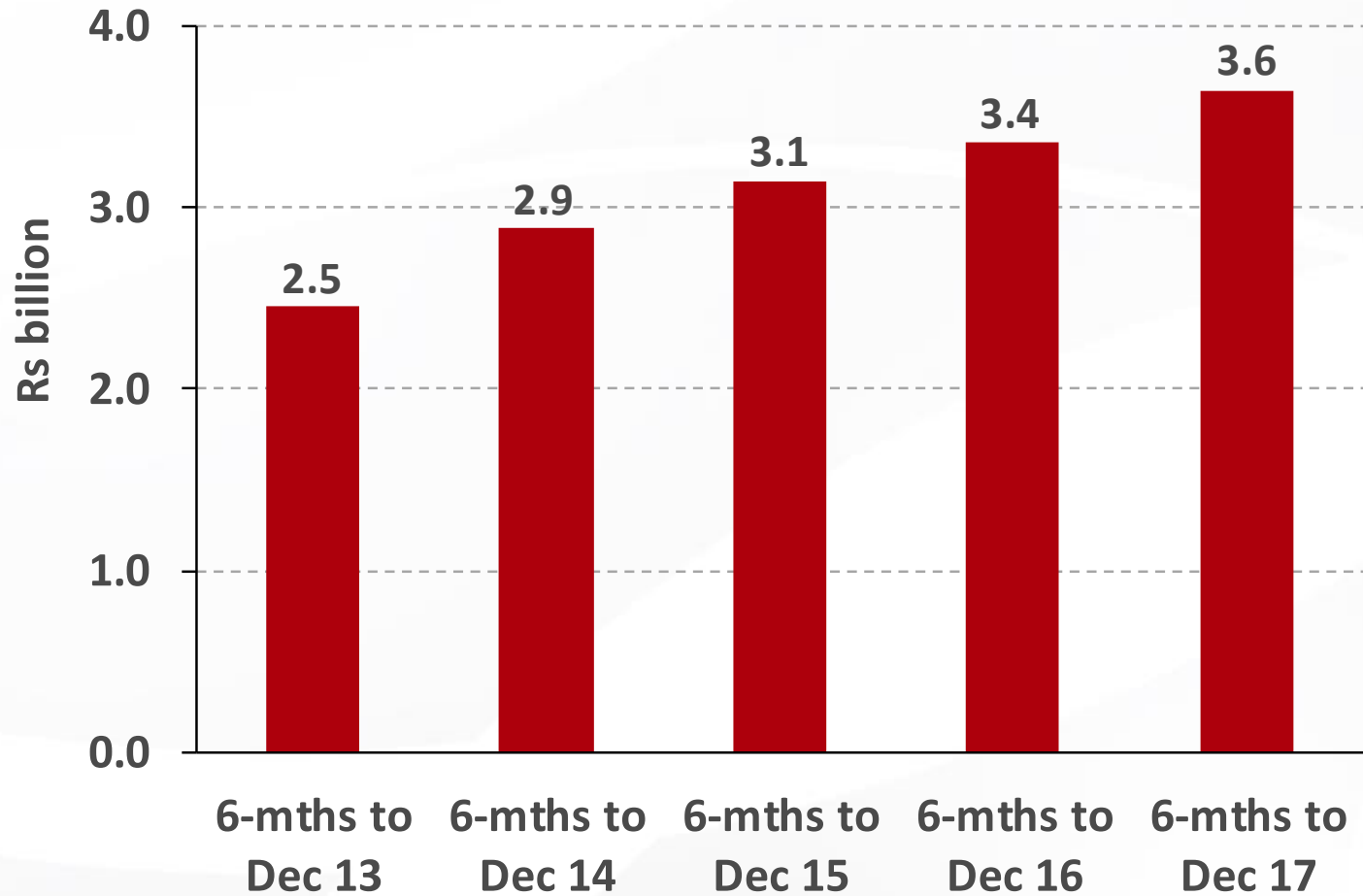


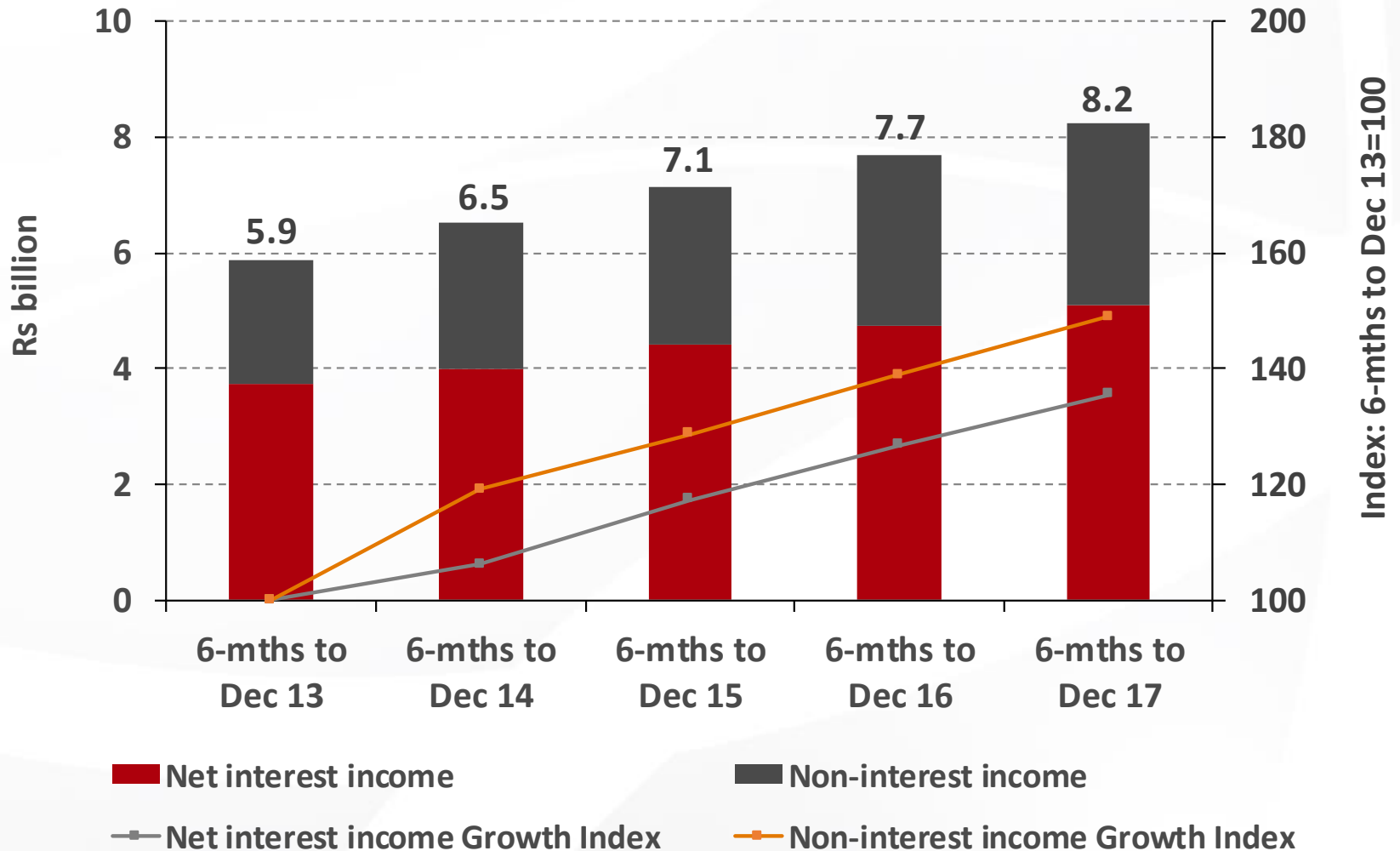


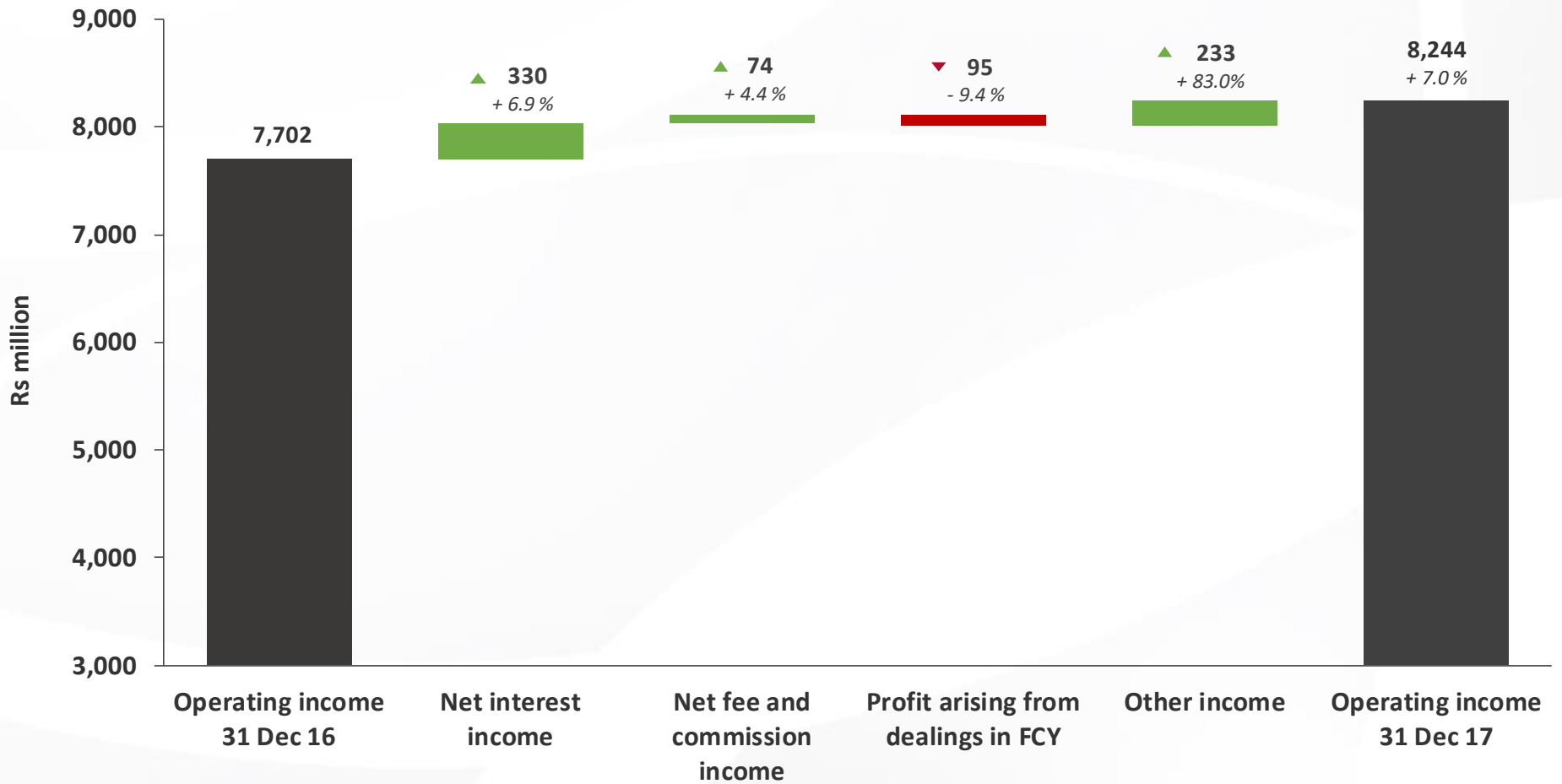
Everyday, we will help make something happen

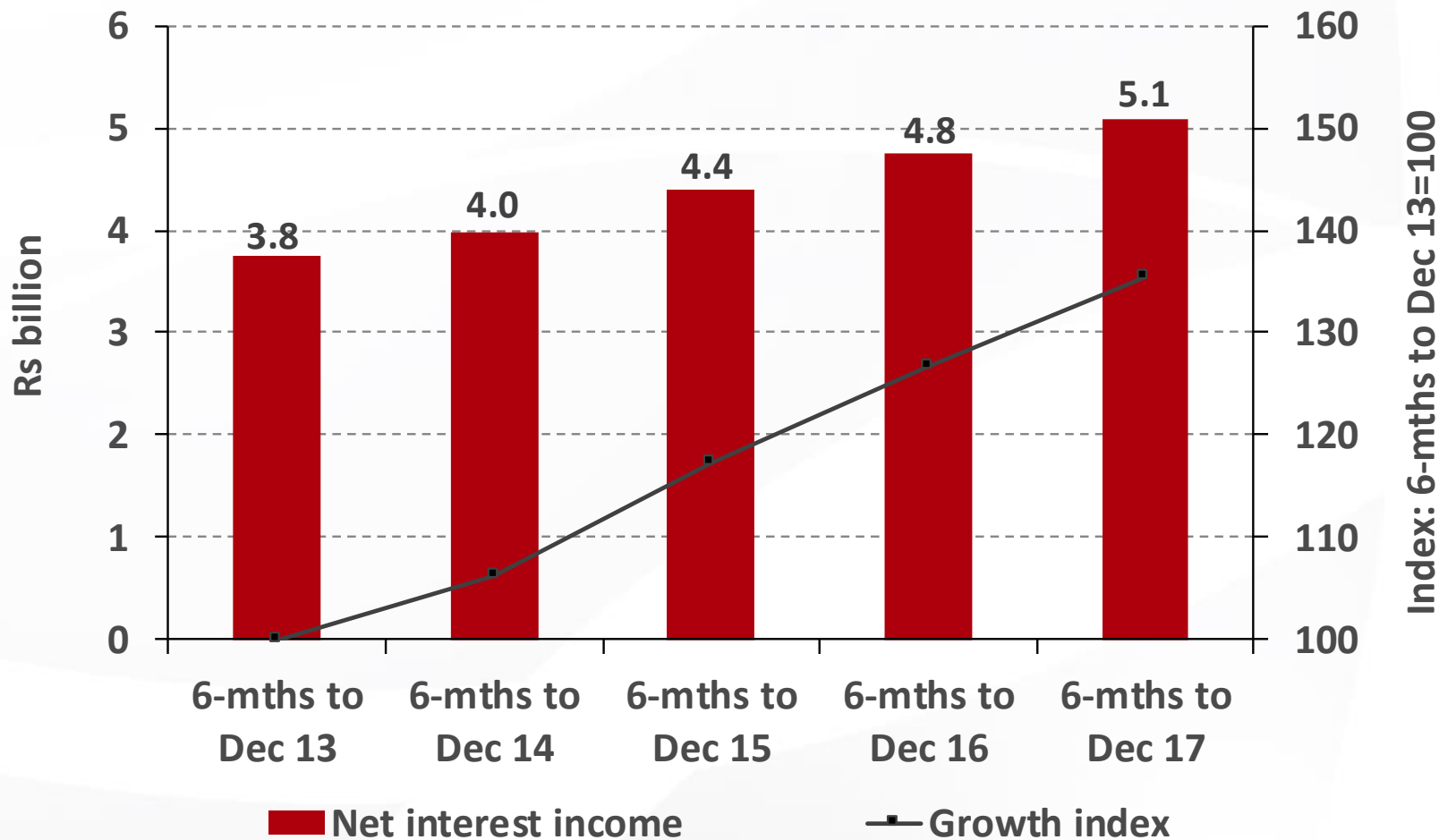
**First semester results for FY 2017/18 –
Investor Meeting and Earnings Call
Presentation**

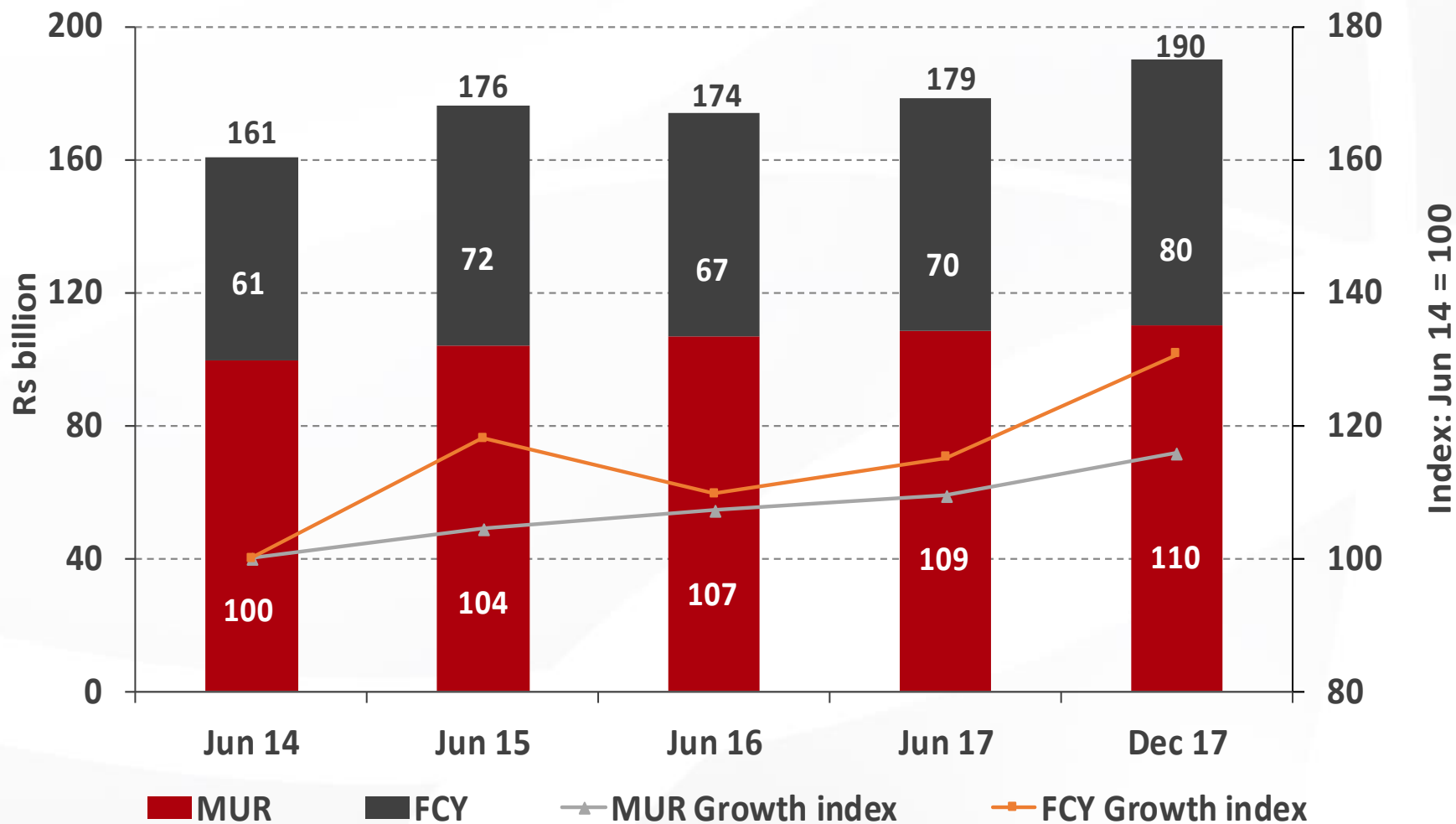
21 February 2018

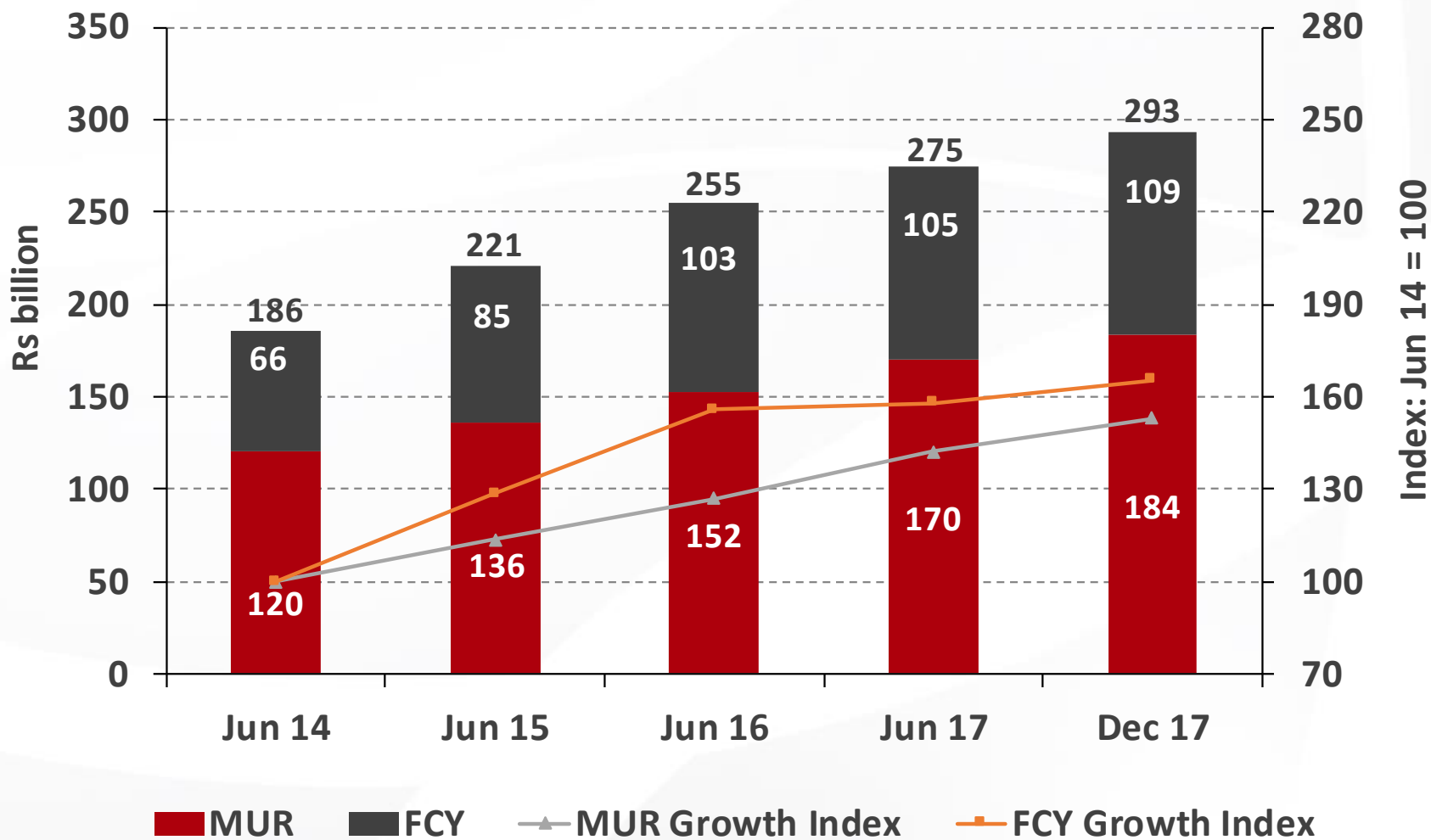


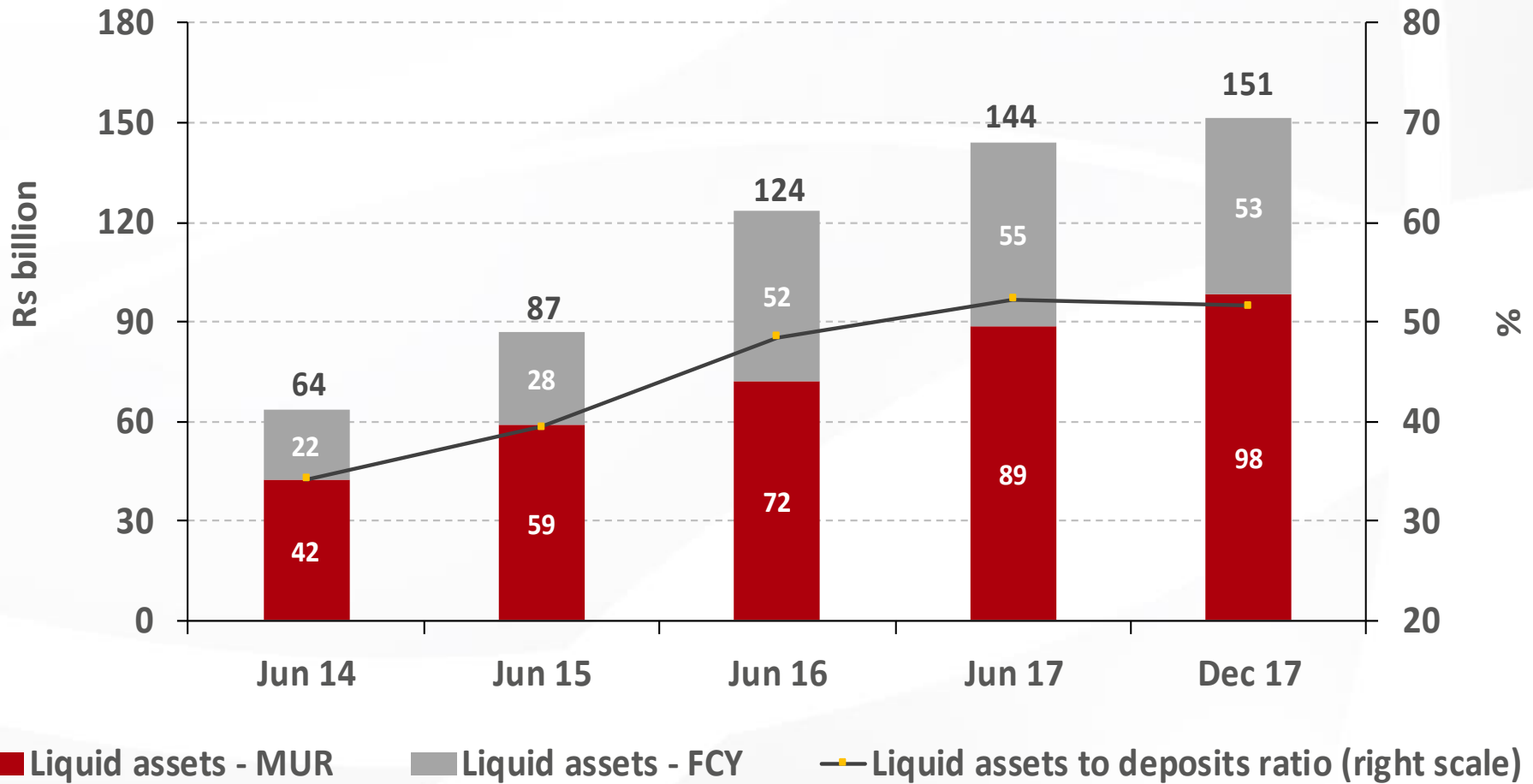


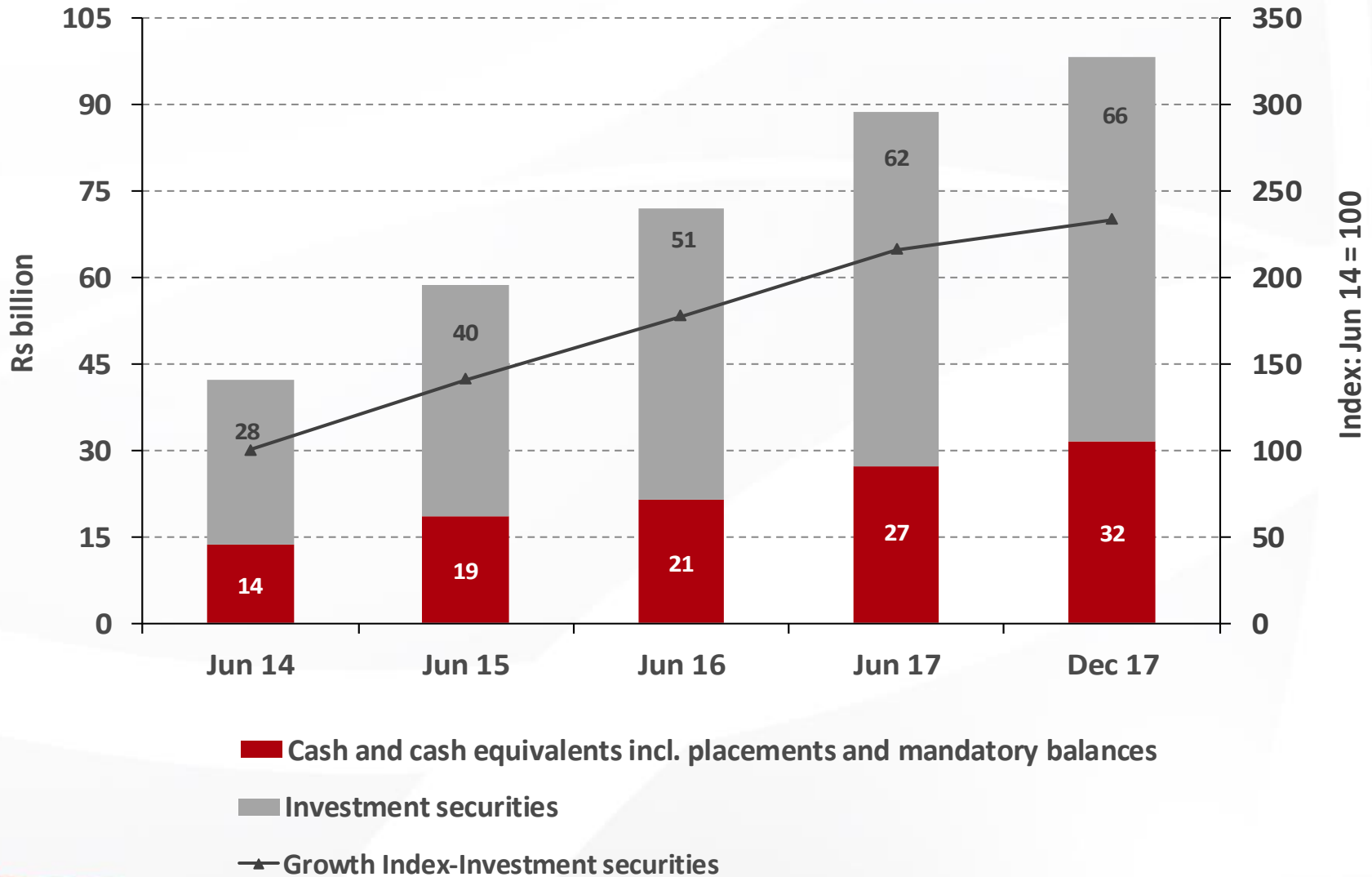


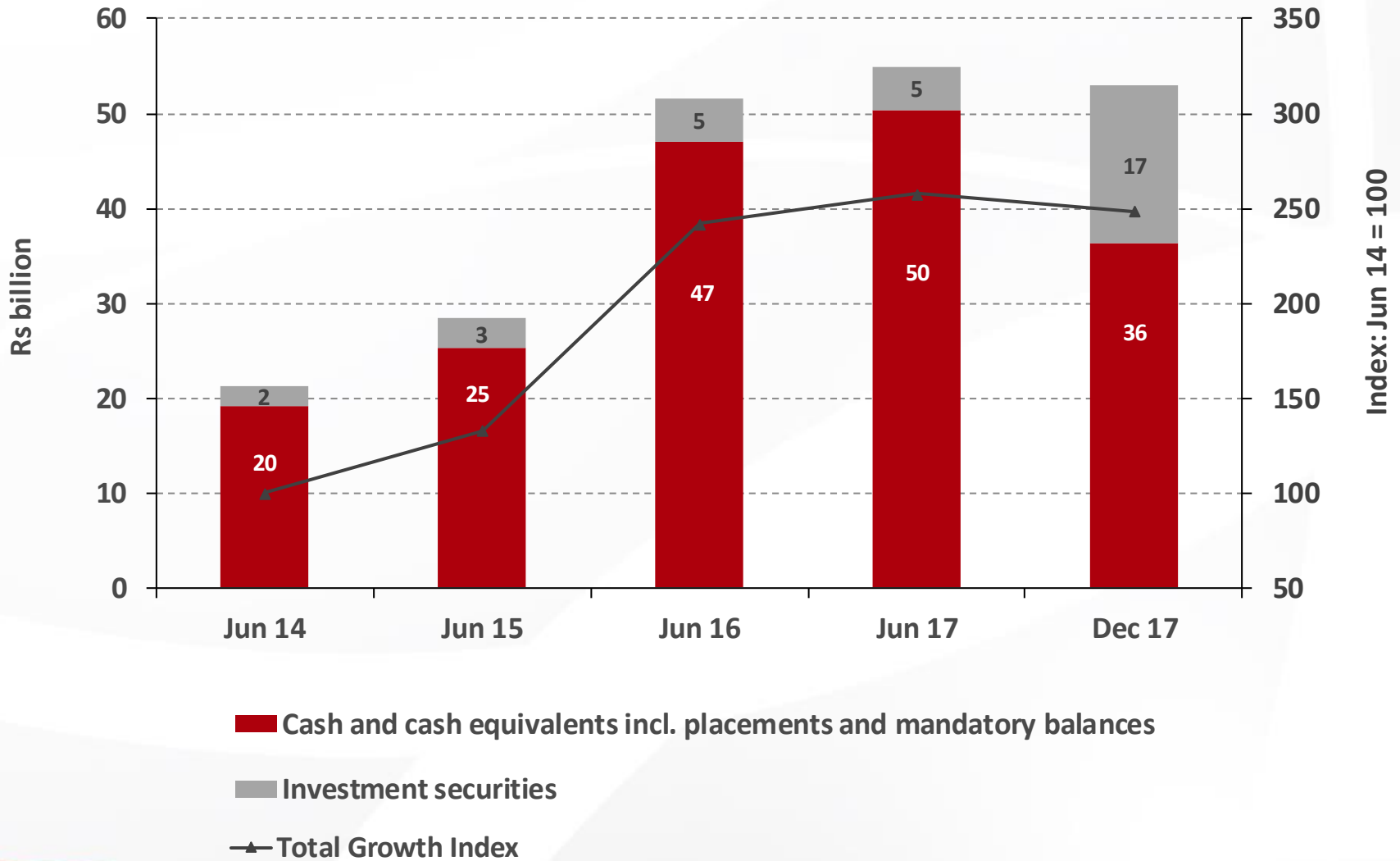


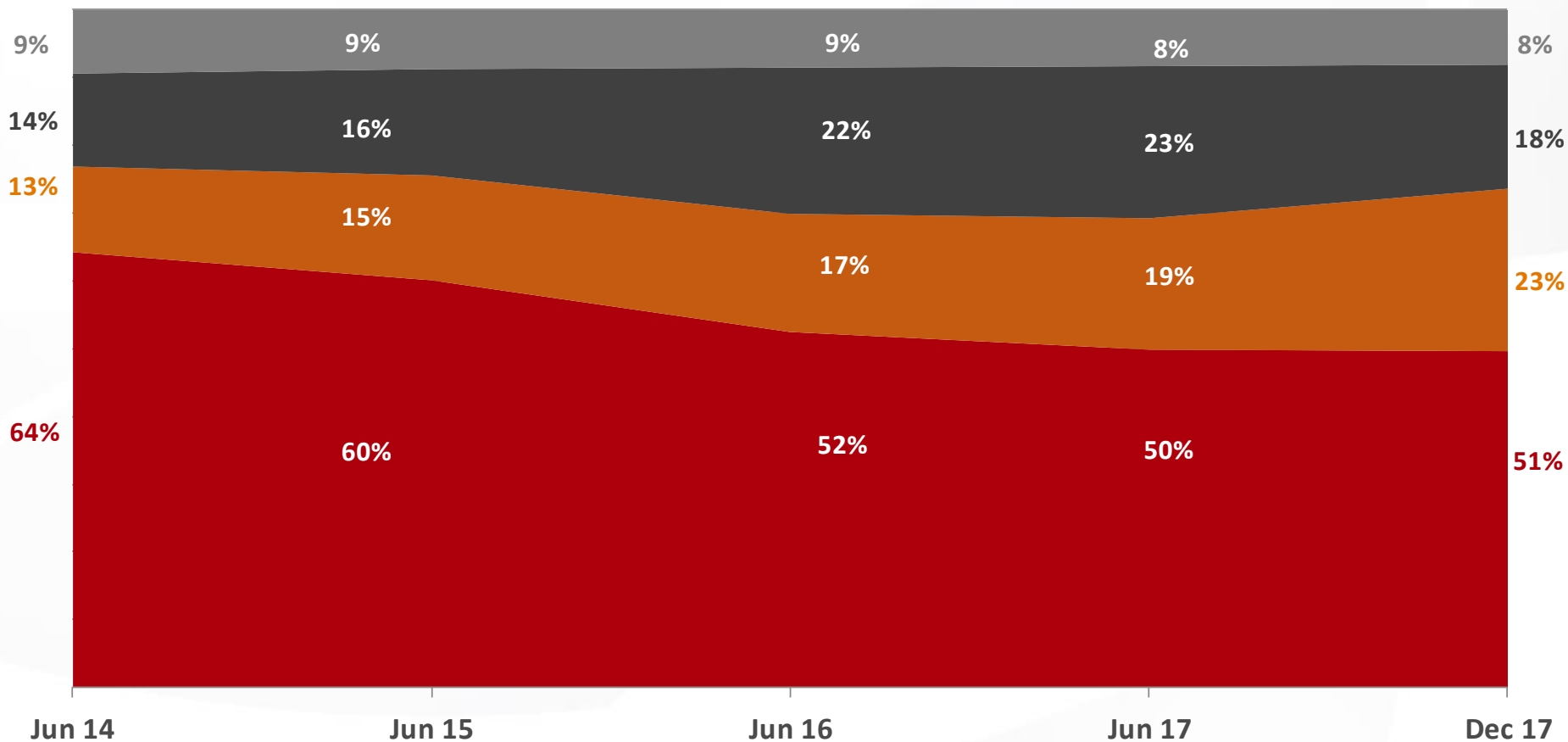




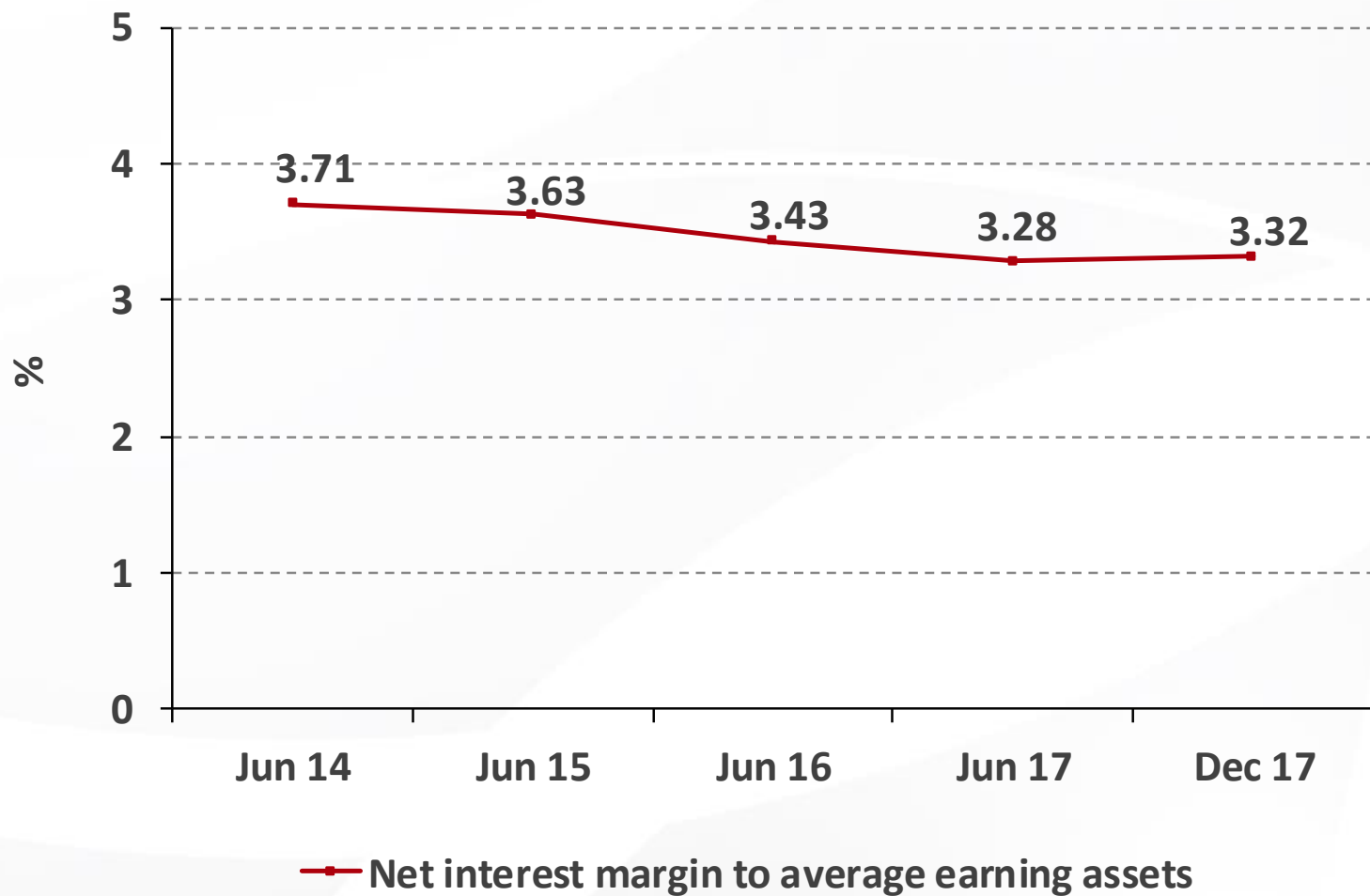


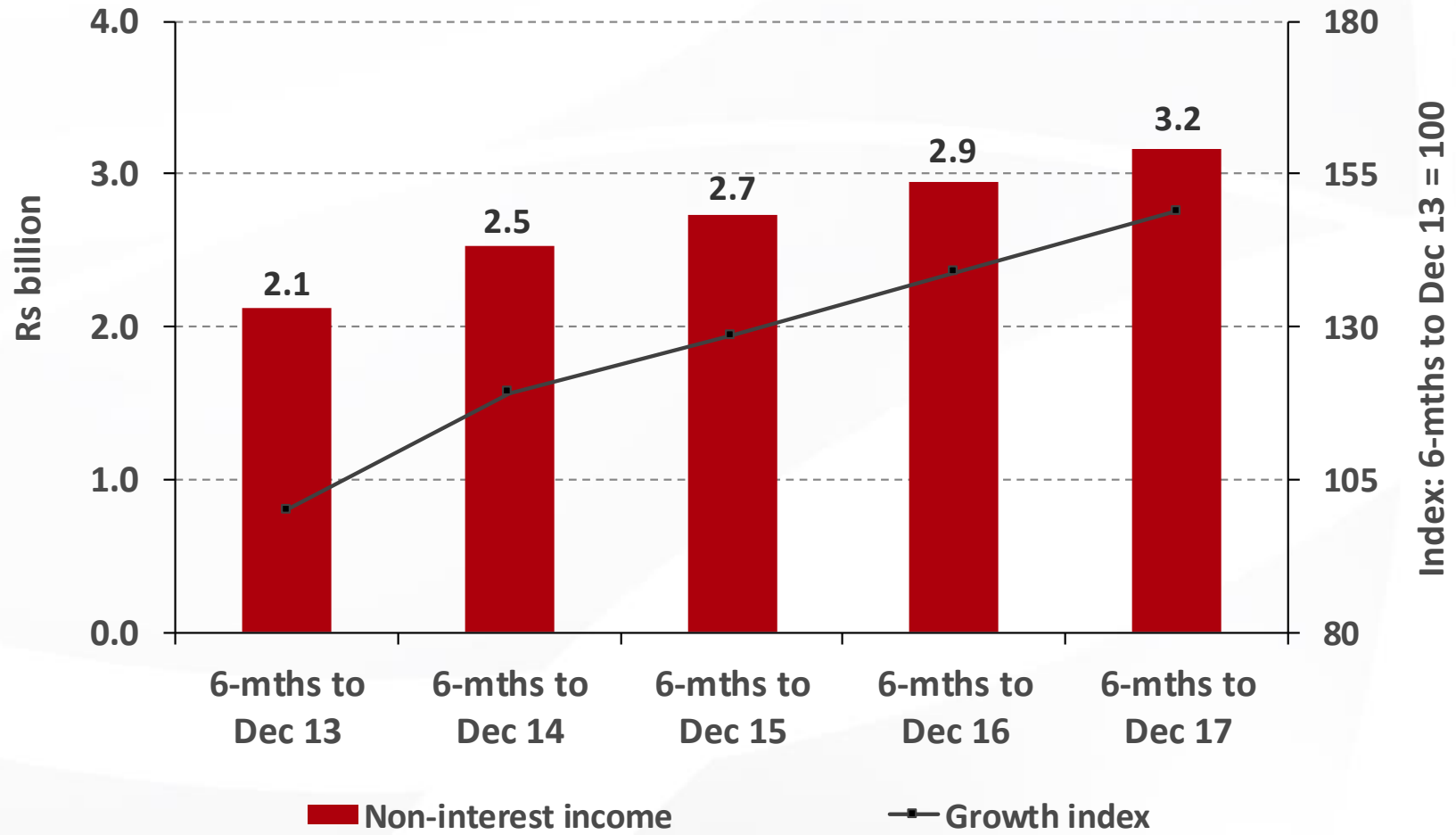


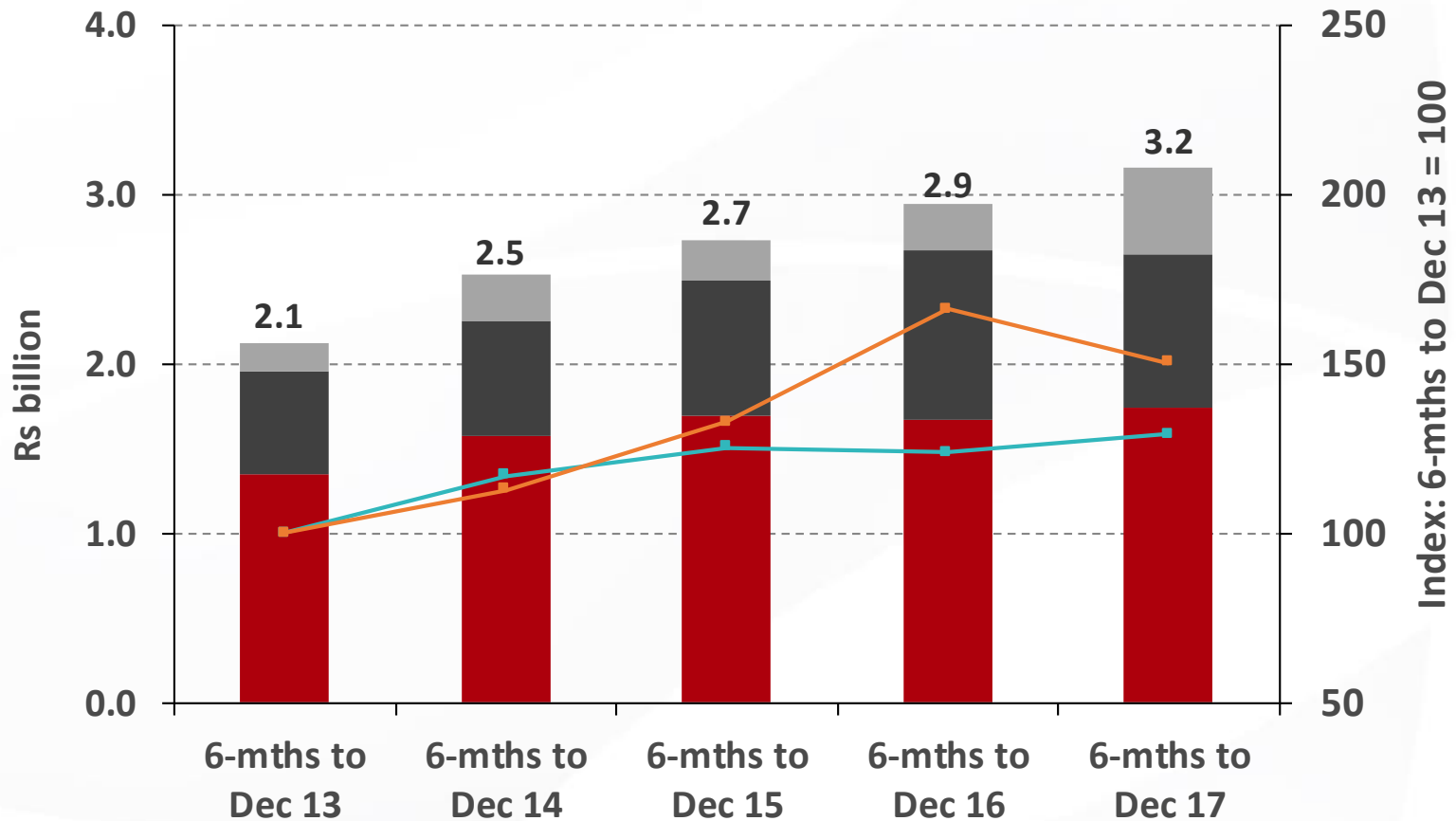




- Net loans and advances
- Investment securities
- Cash and cash equivalents (incl. mandatory balances & placements)
- Other assets







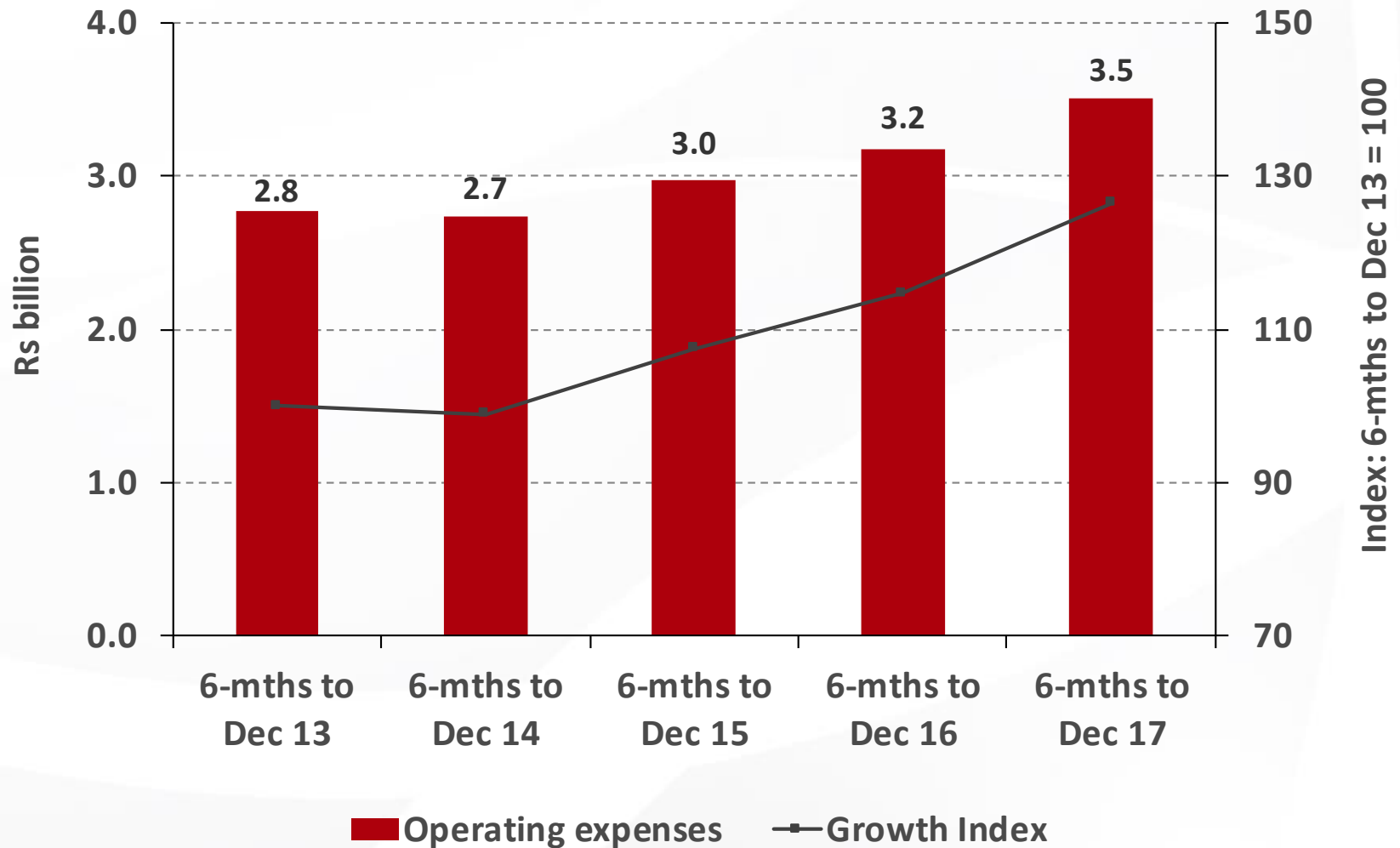
■ Net fee and commission income

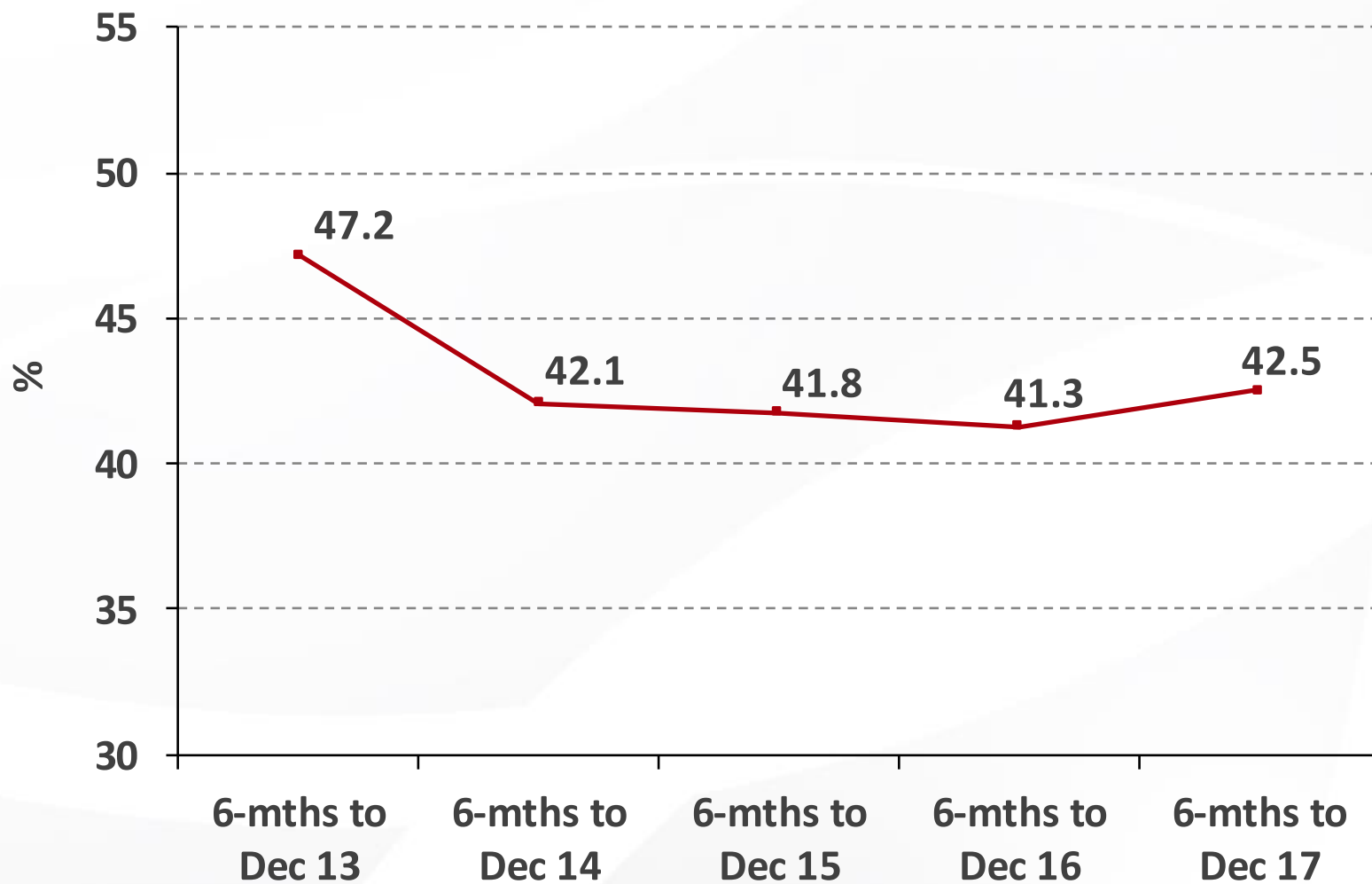
■ Profit arising from dealings in FCY

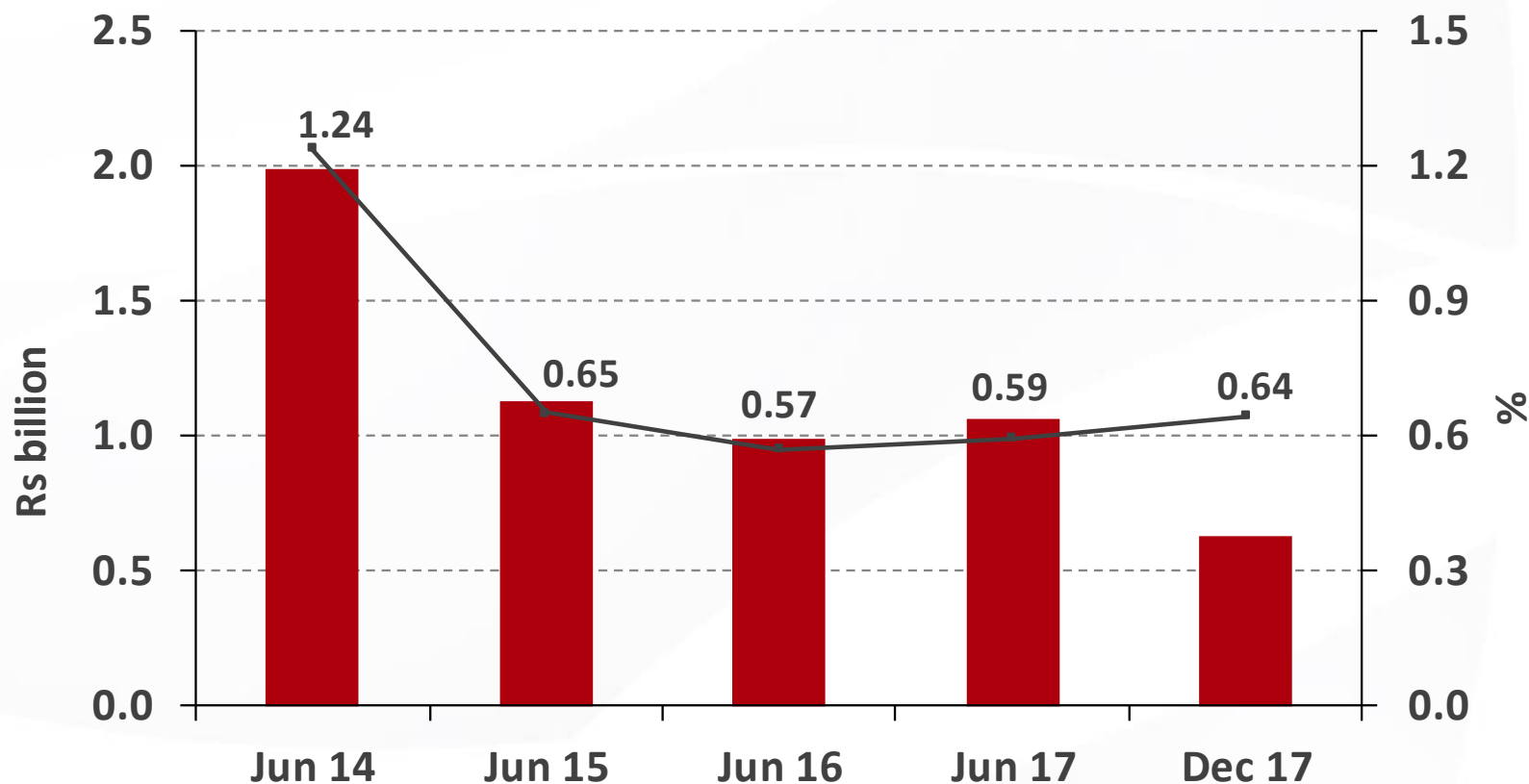
■ Other income

— Net fee and commission income Growth index

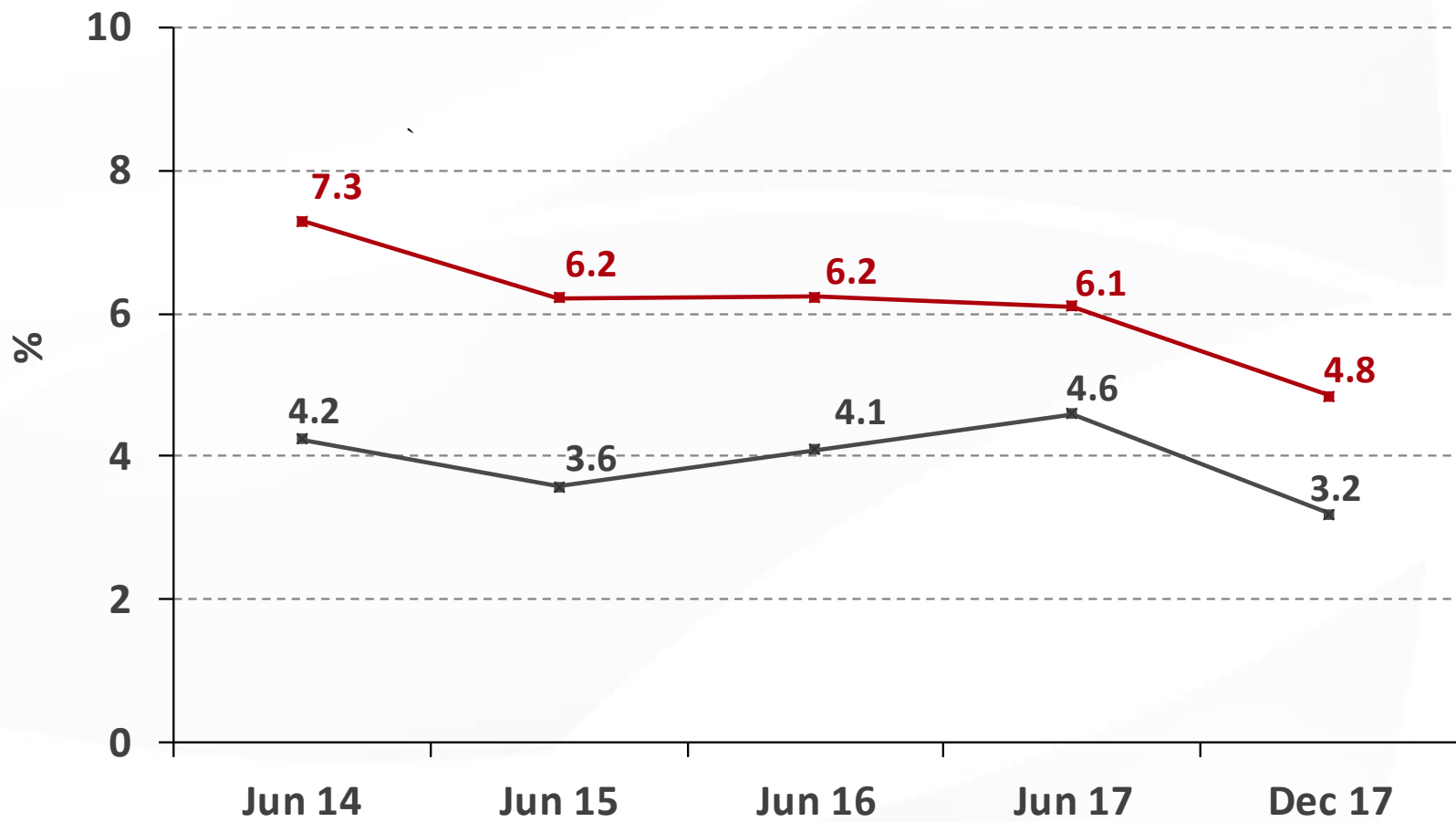
— Profit arising from dealings in FCY Growth index



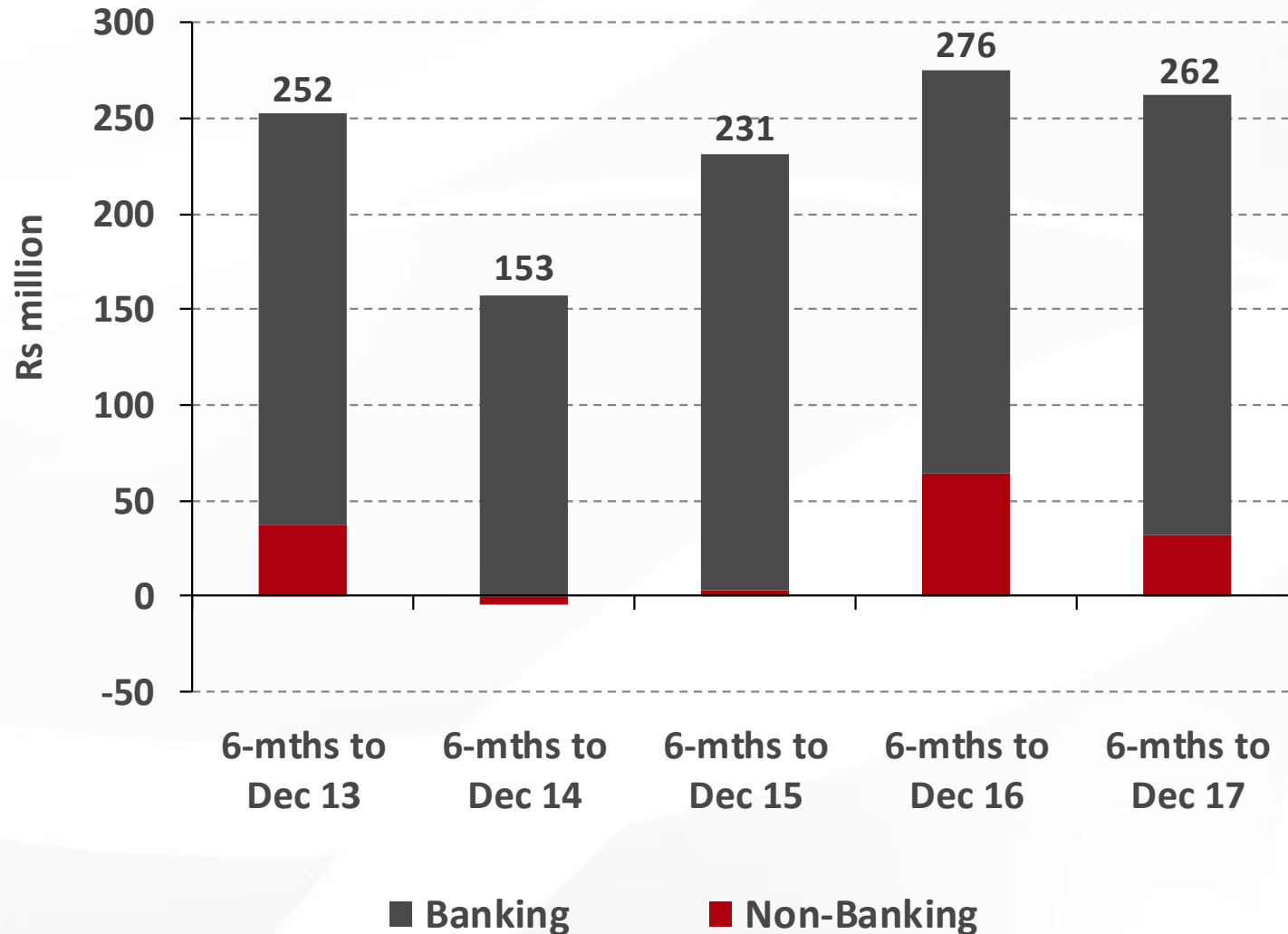




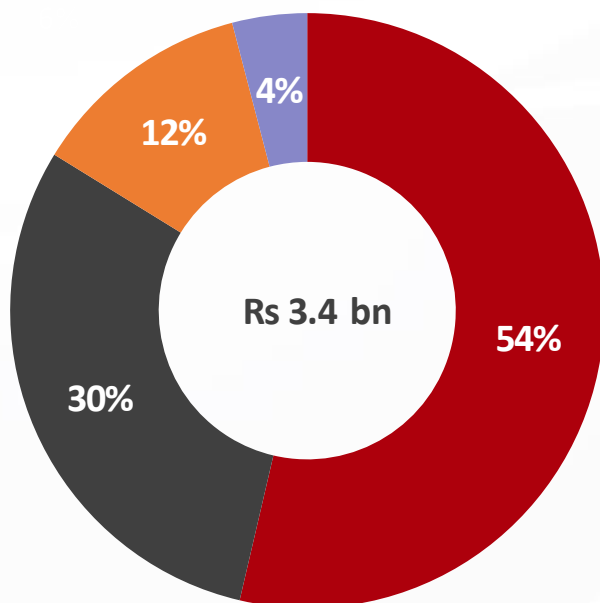
■ Net impairment charges
 — As a % of gross loans and advances (right scale)



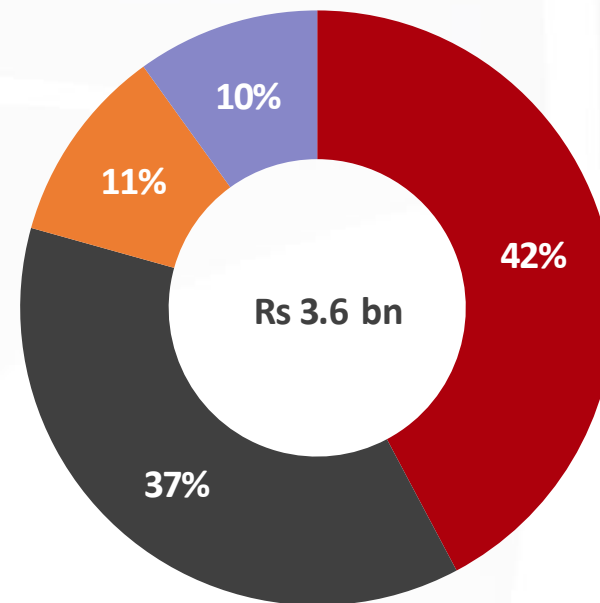
—■ Gross NPLs to gross loans and advances
 —■ Net NPLs to net loans and advances



Dec 16

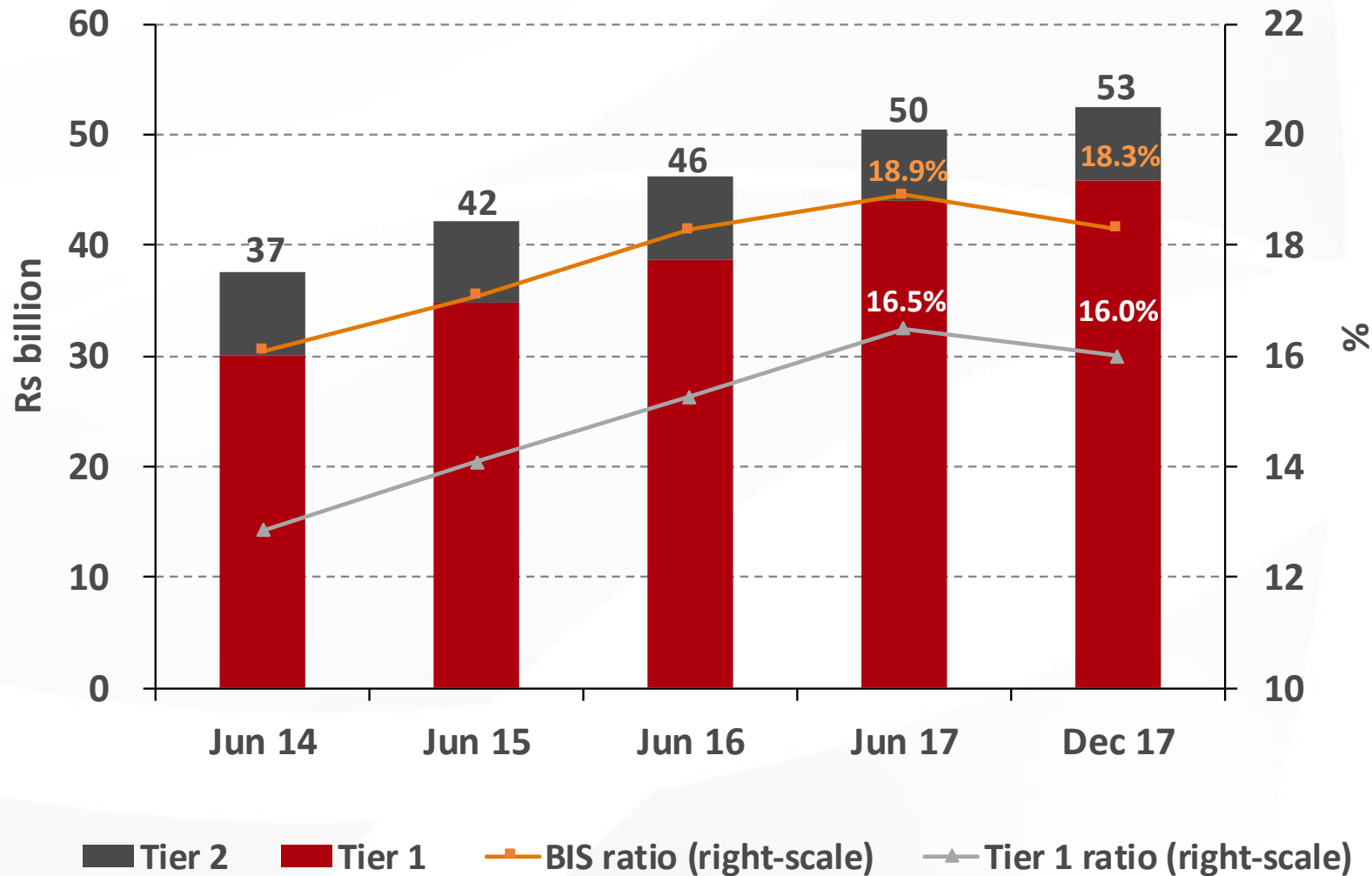


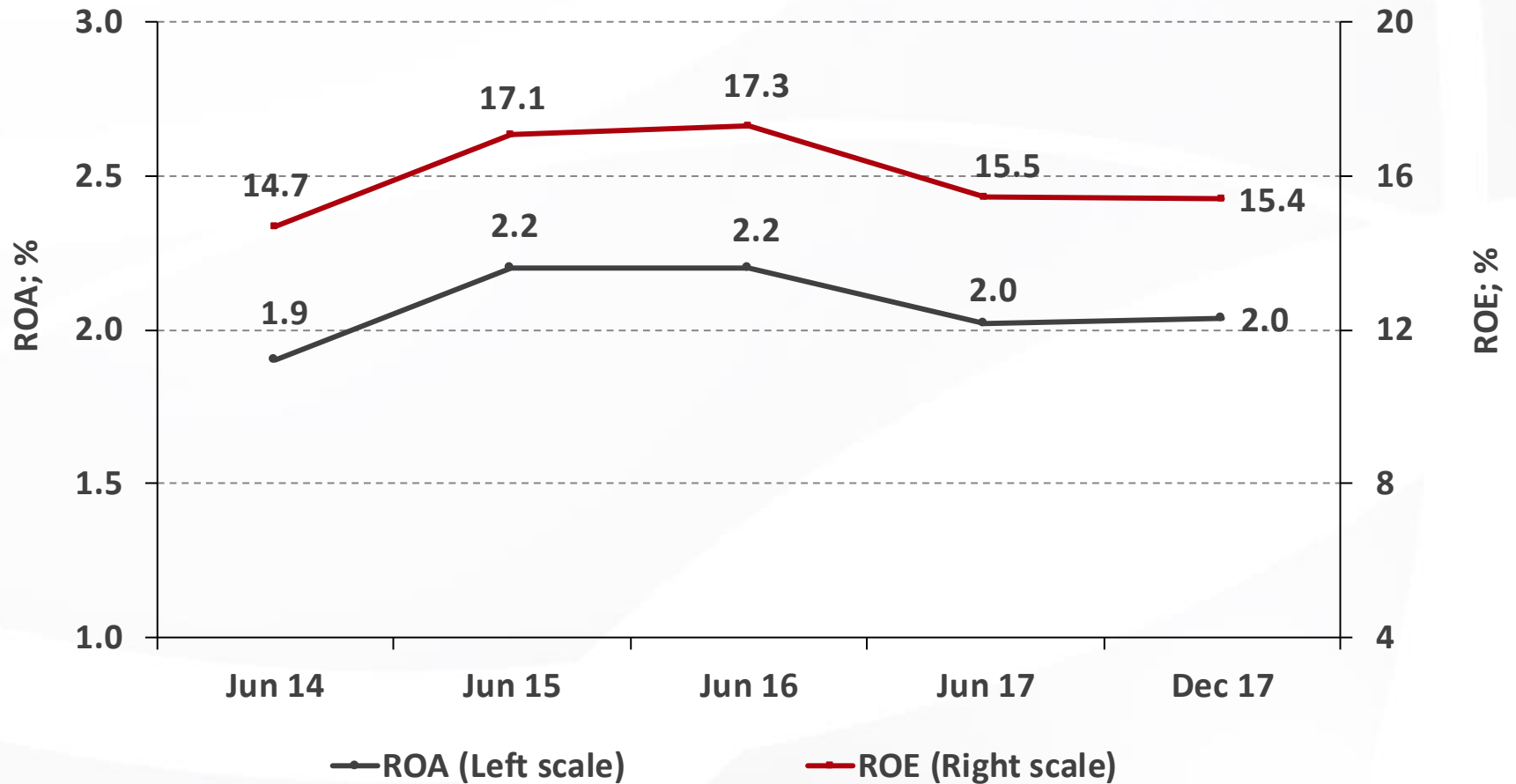
Dec 17

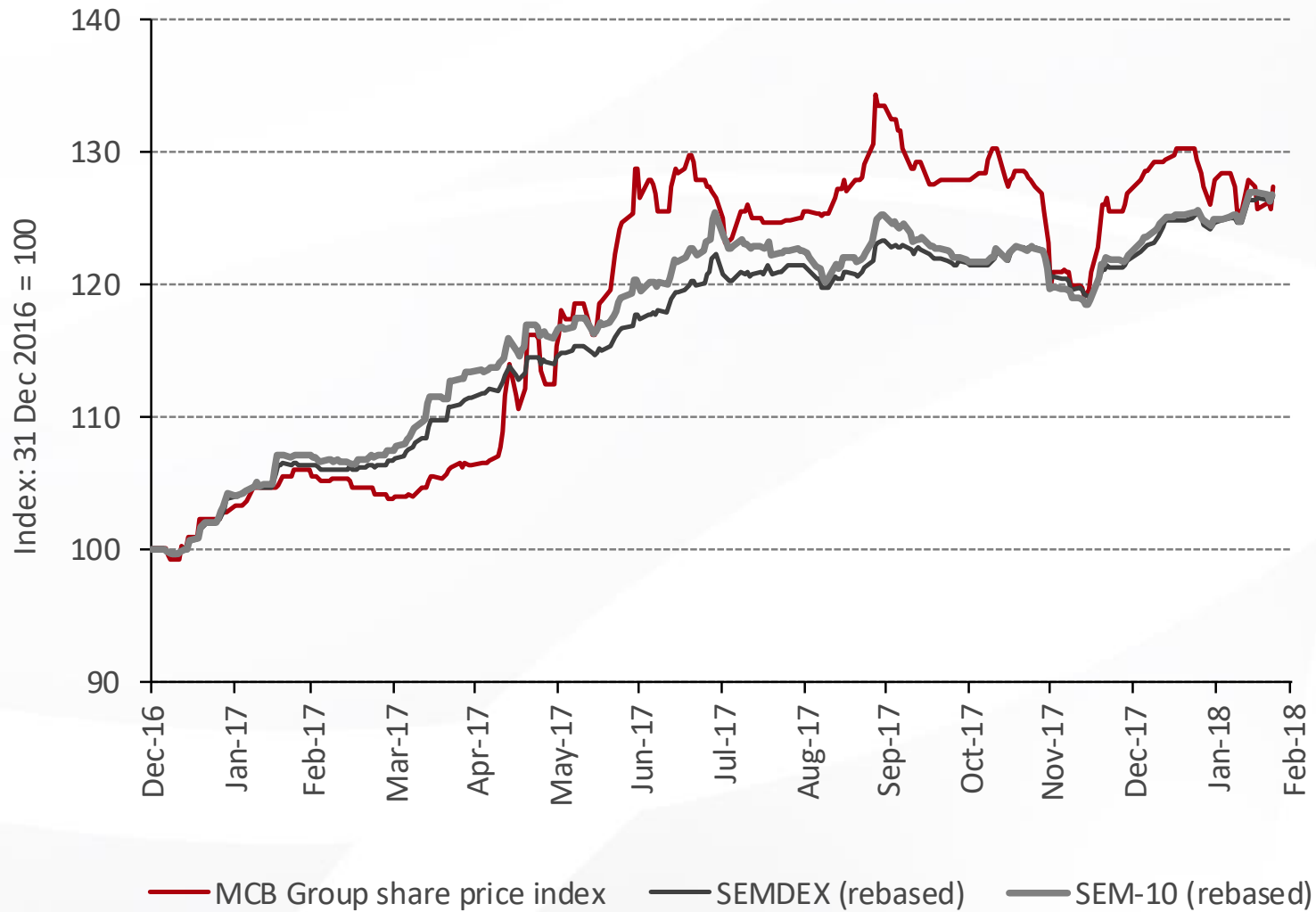


- MCB Ltd - Segment A
- MCB Ltd - Segment B

- Foreign banking subsidiaries & associates
- Non-banking financial & other investments







Thank you

Website: www.mcbgroup.com

Contact details: investor.relations@mcbgroup.com