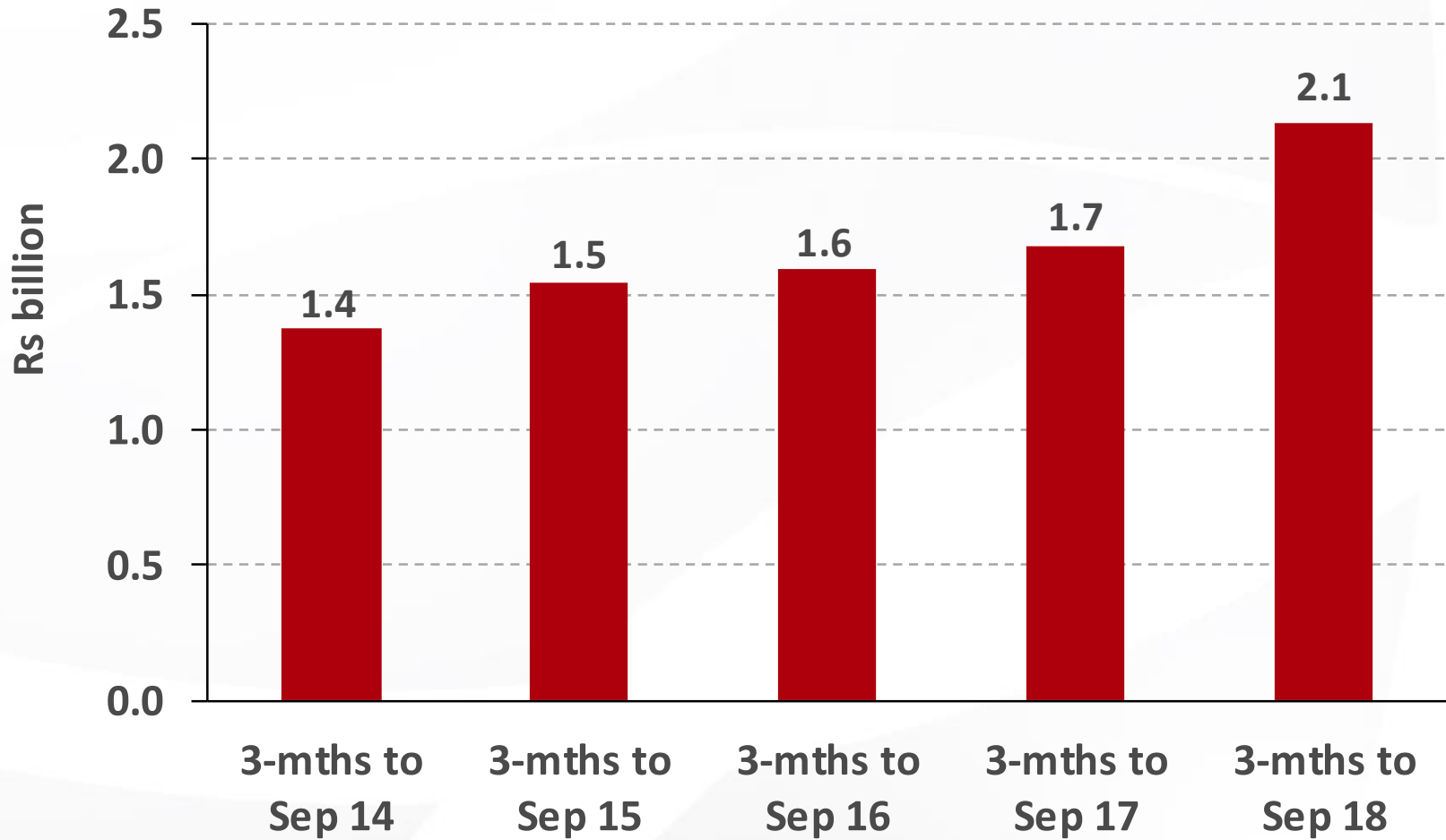


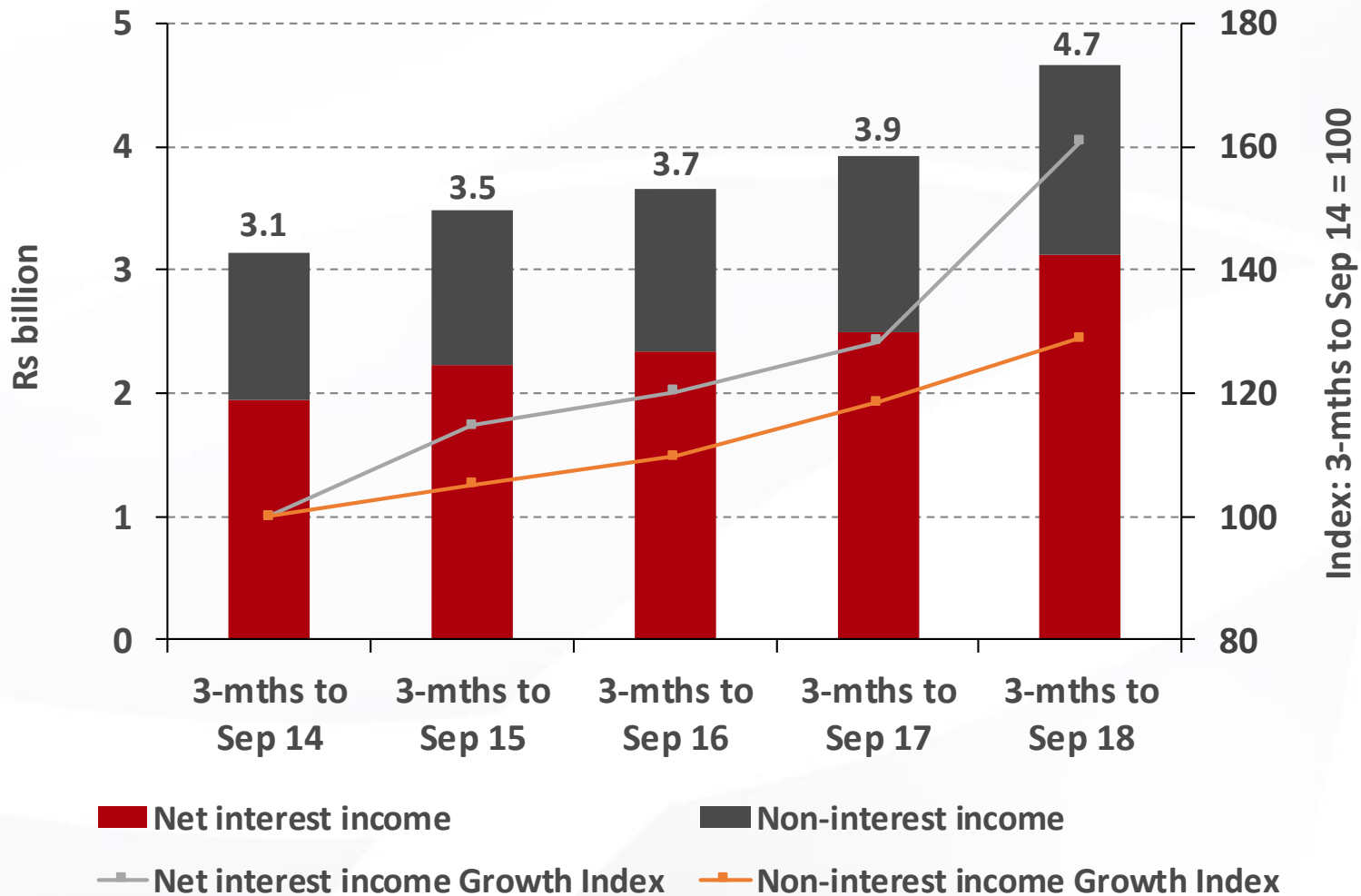


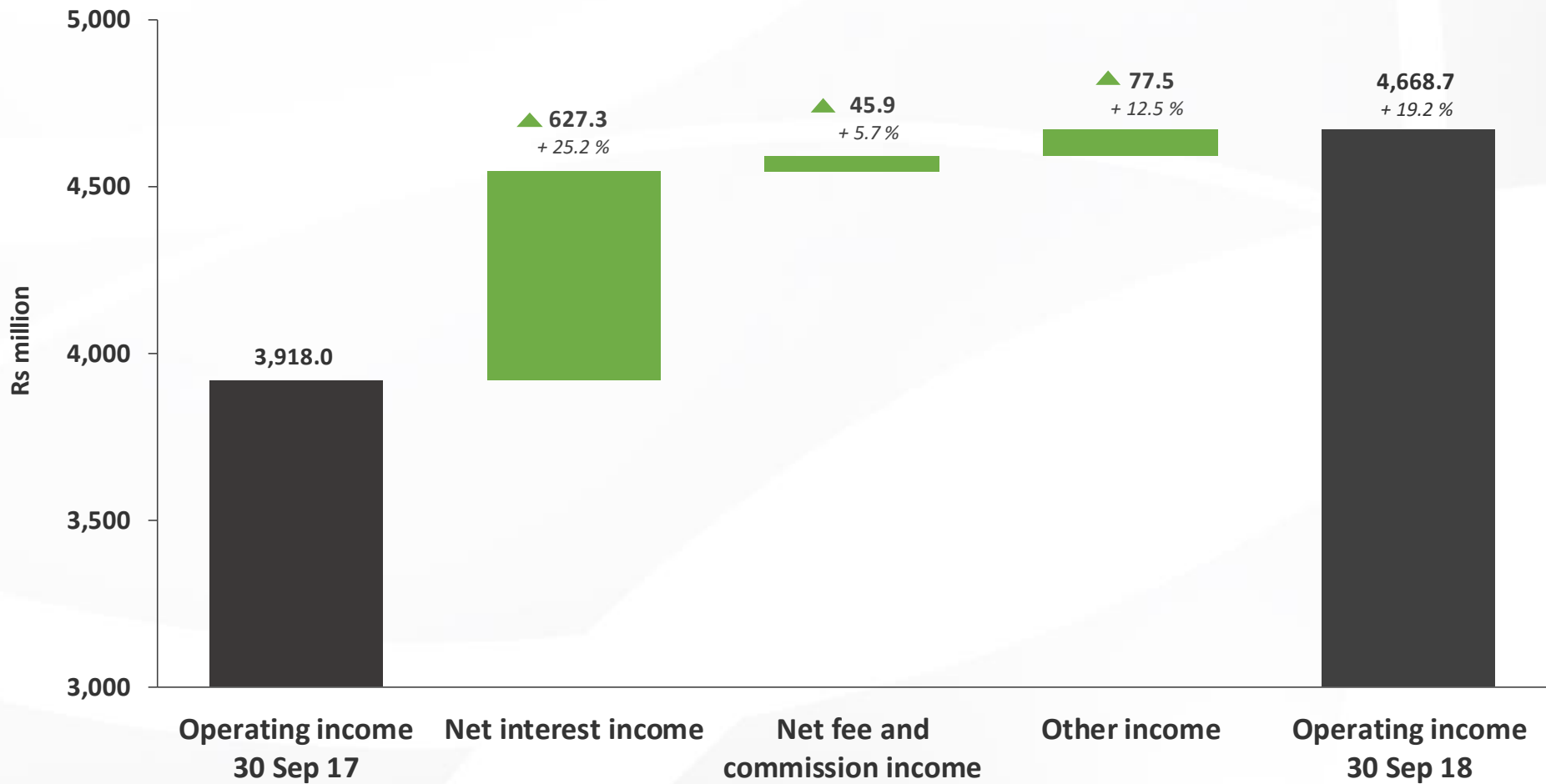
Everyday, we will help make something happen

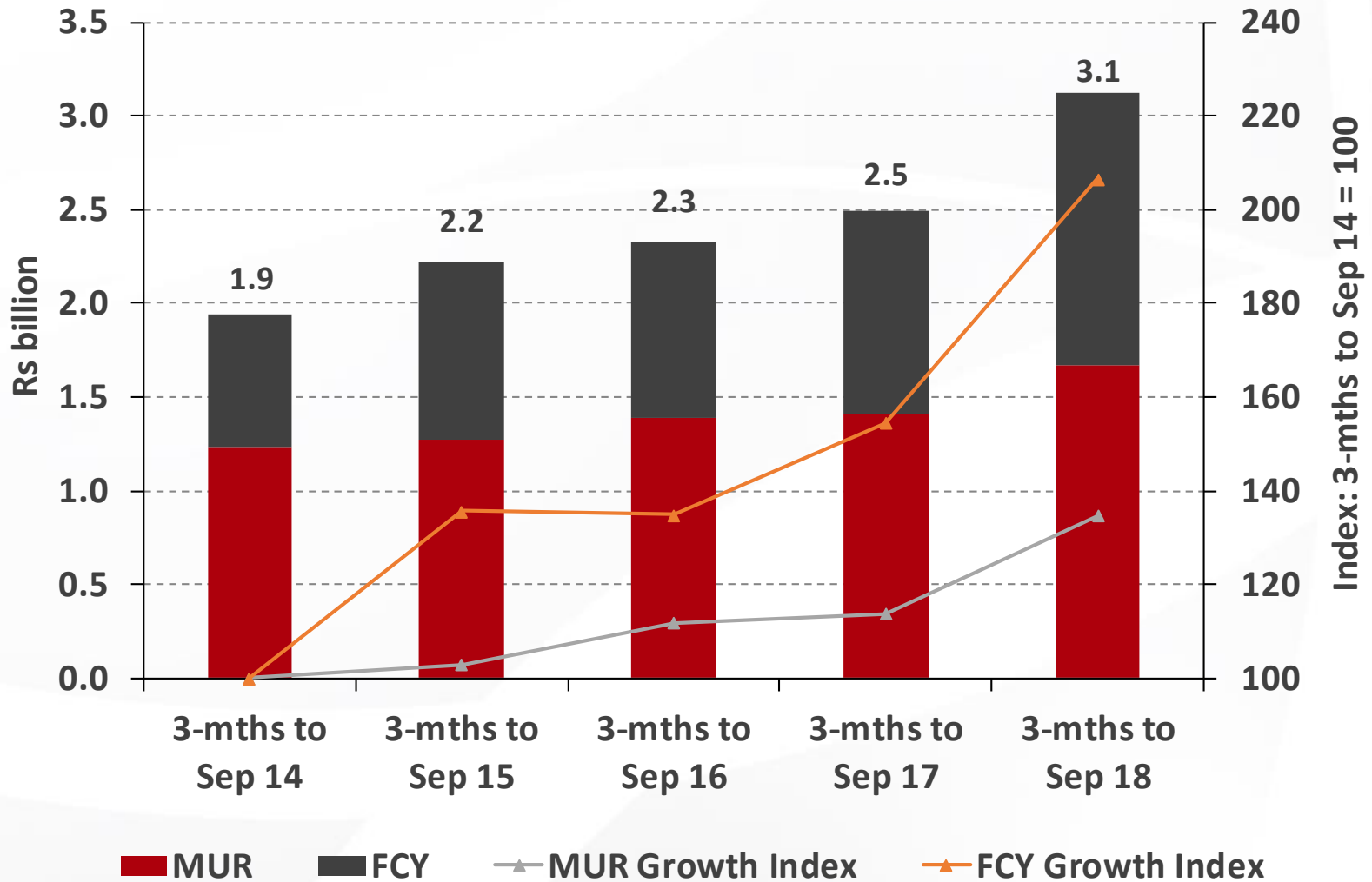
First quarter results for FY 2018/19
Earnings call presentation

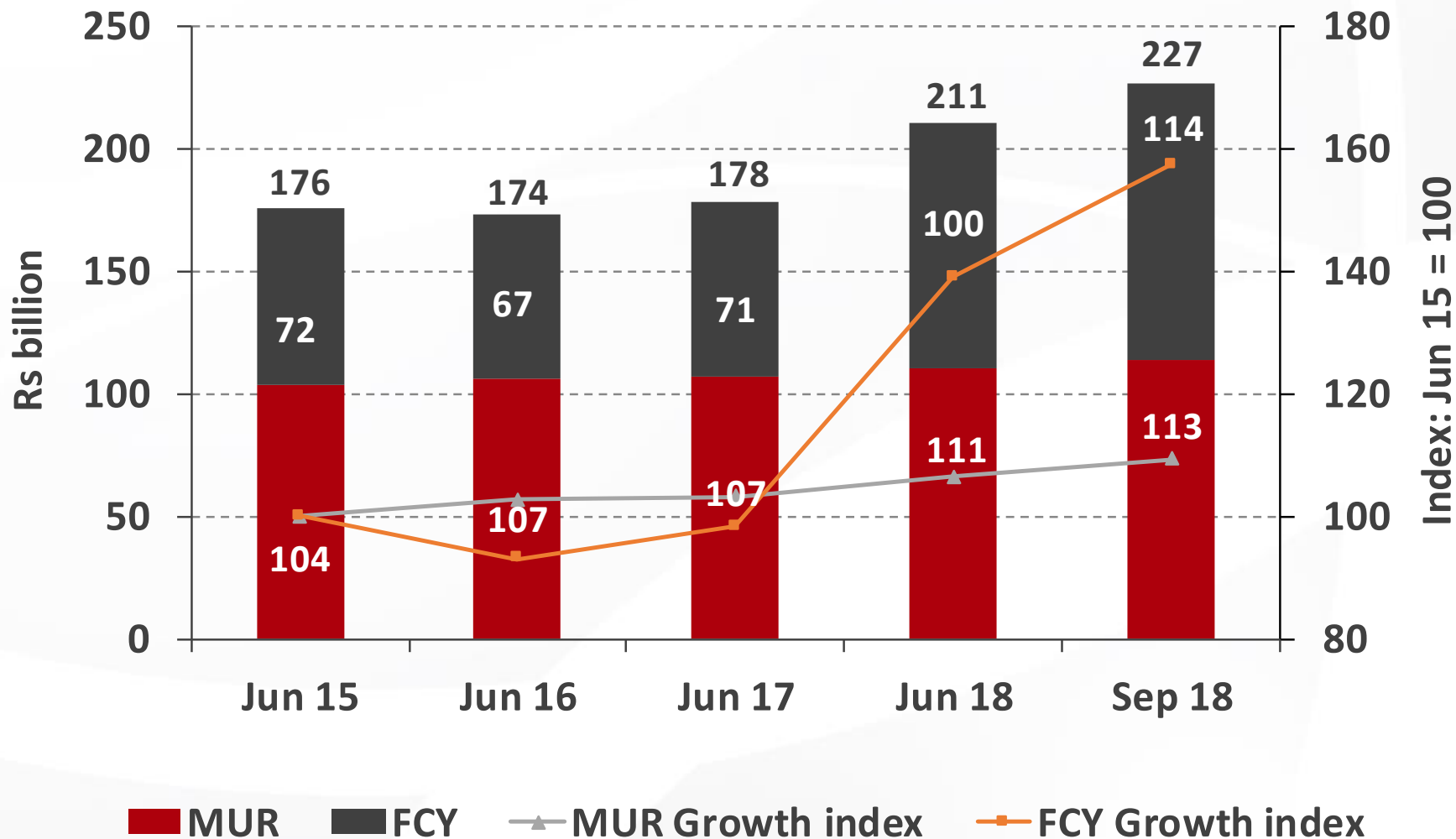
21 November 2018

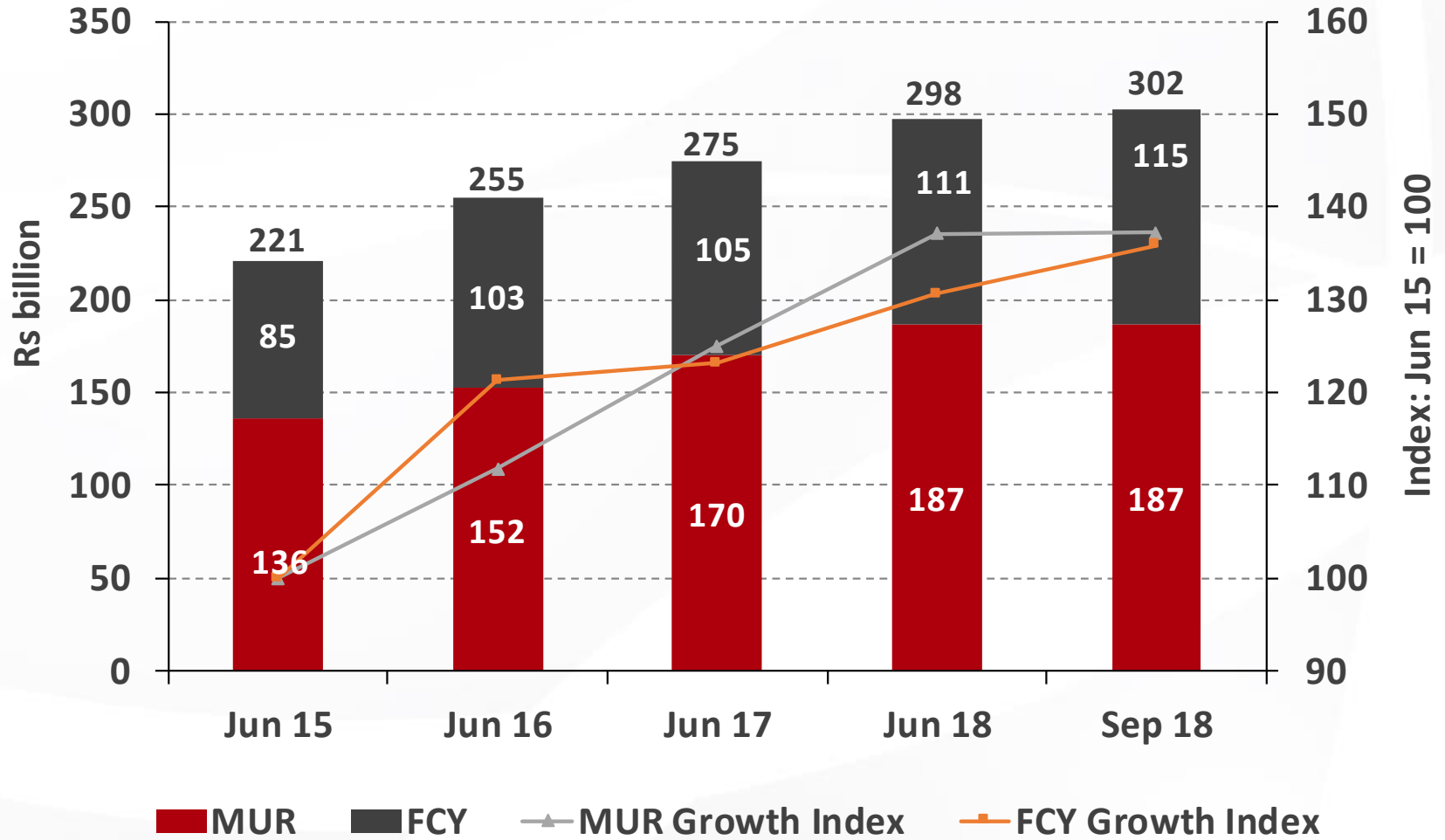


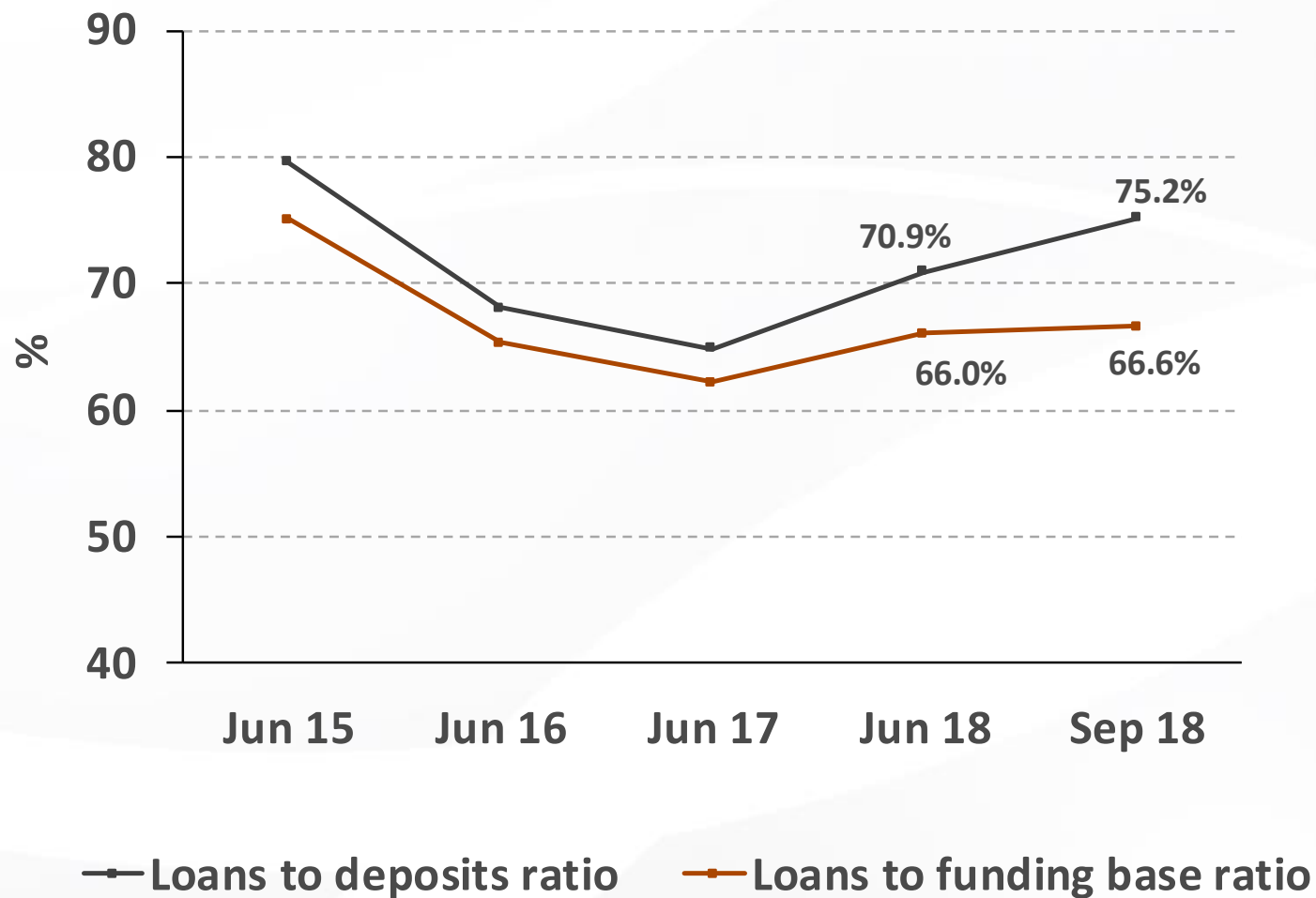


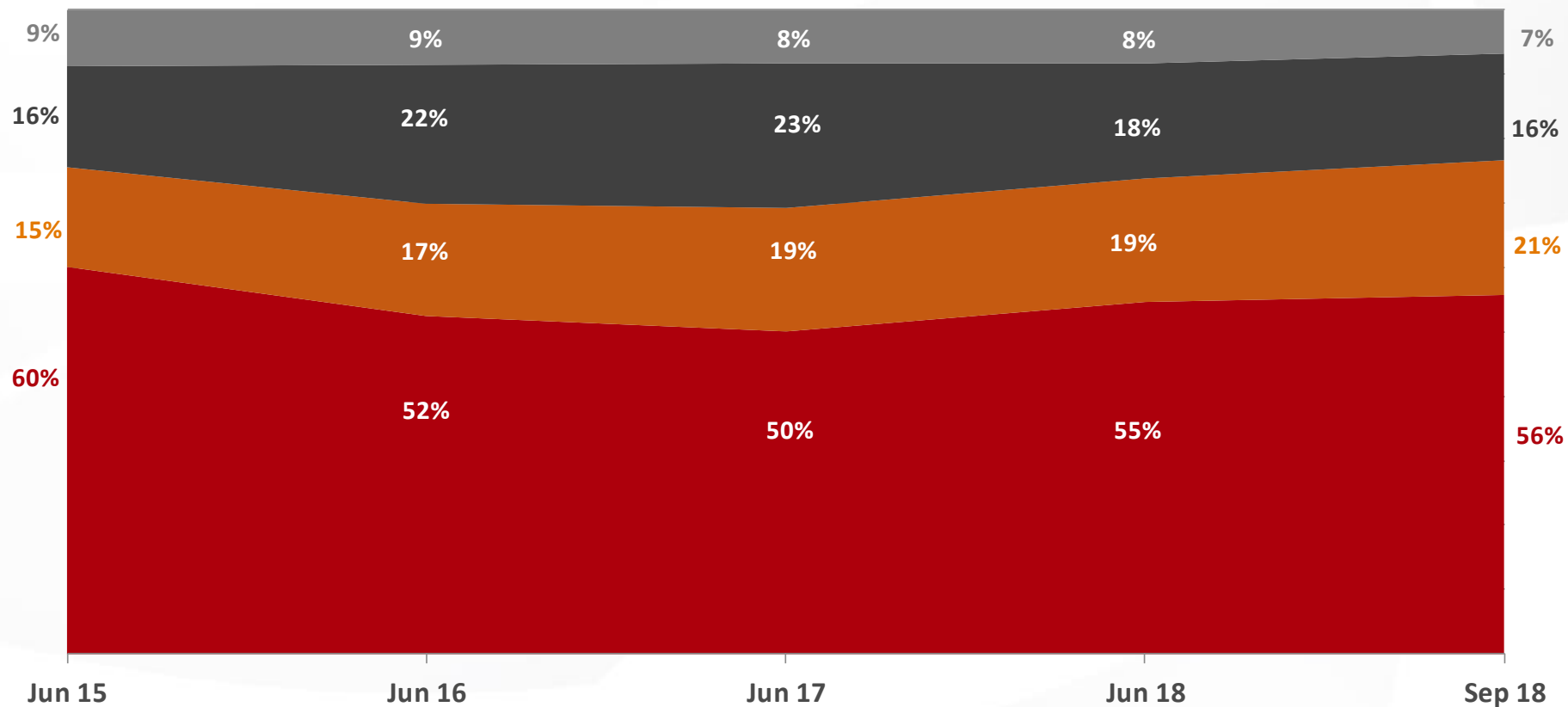






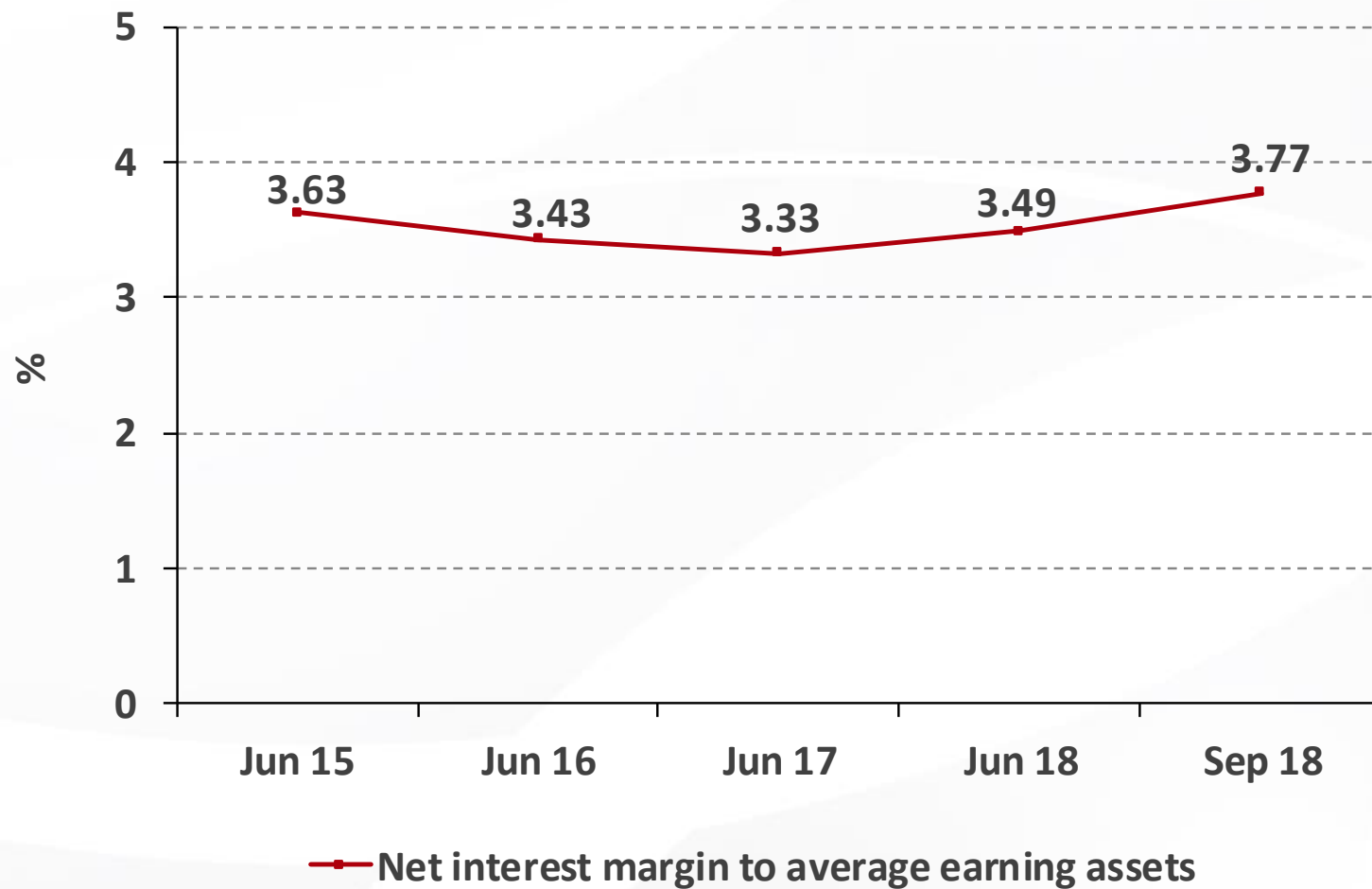


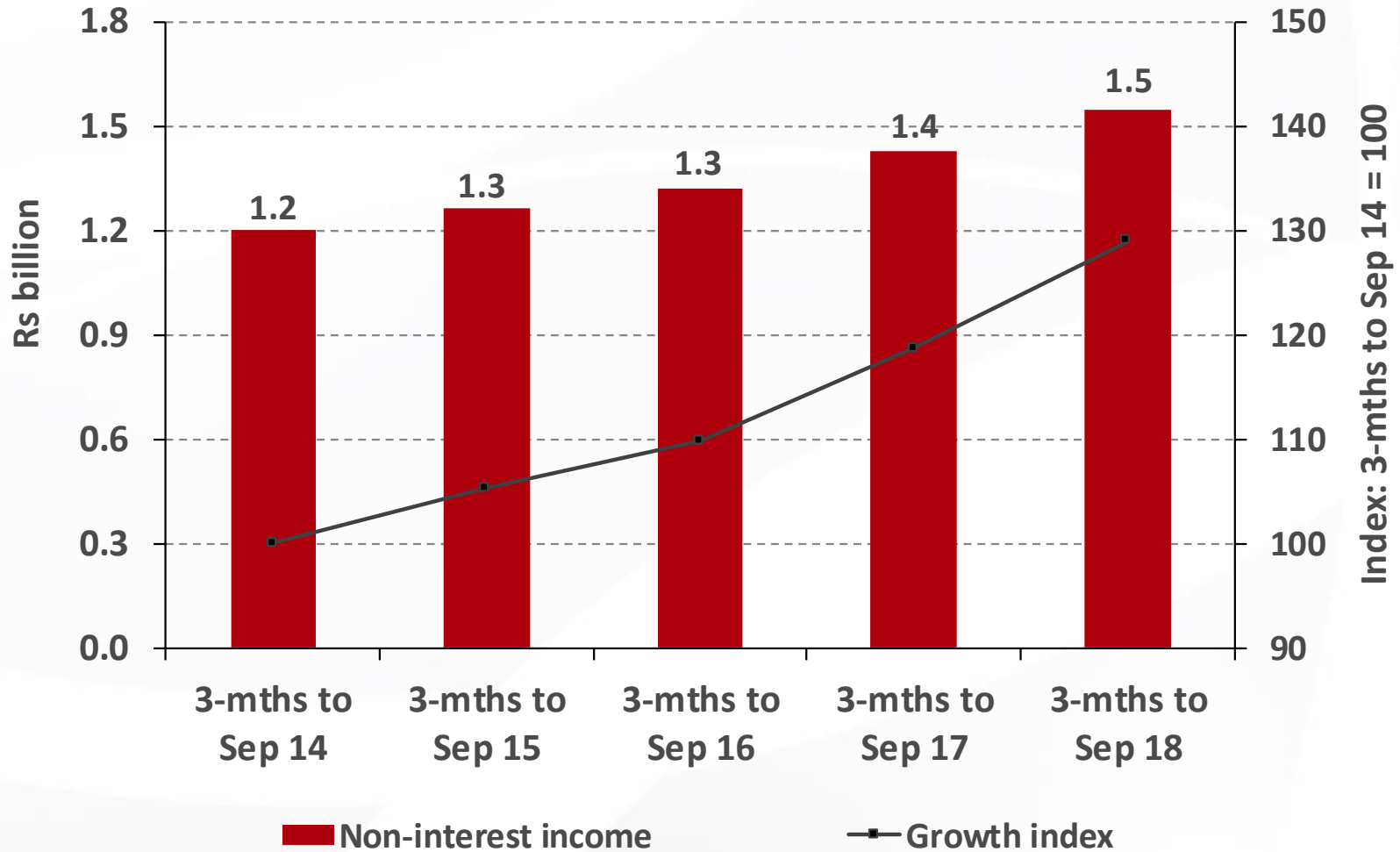


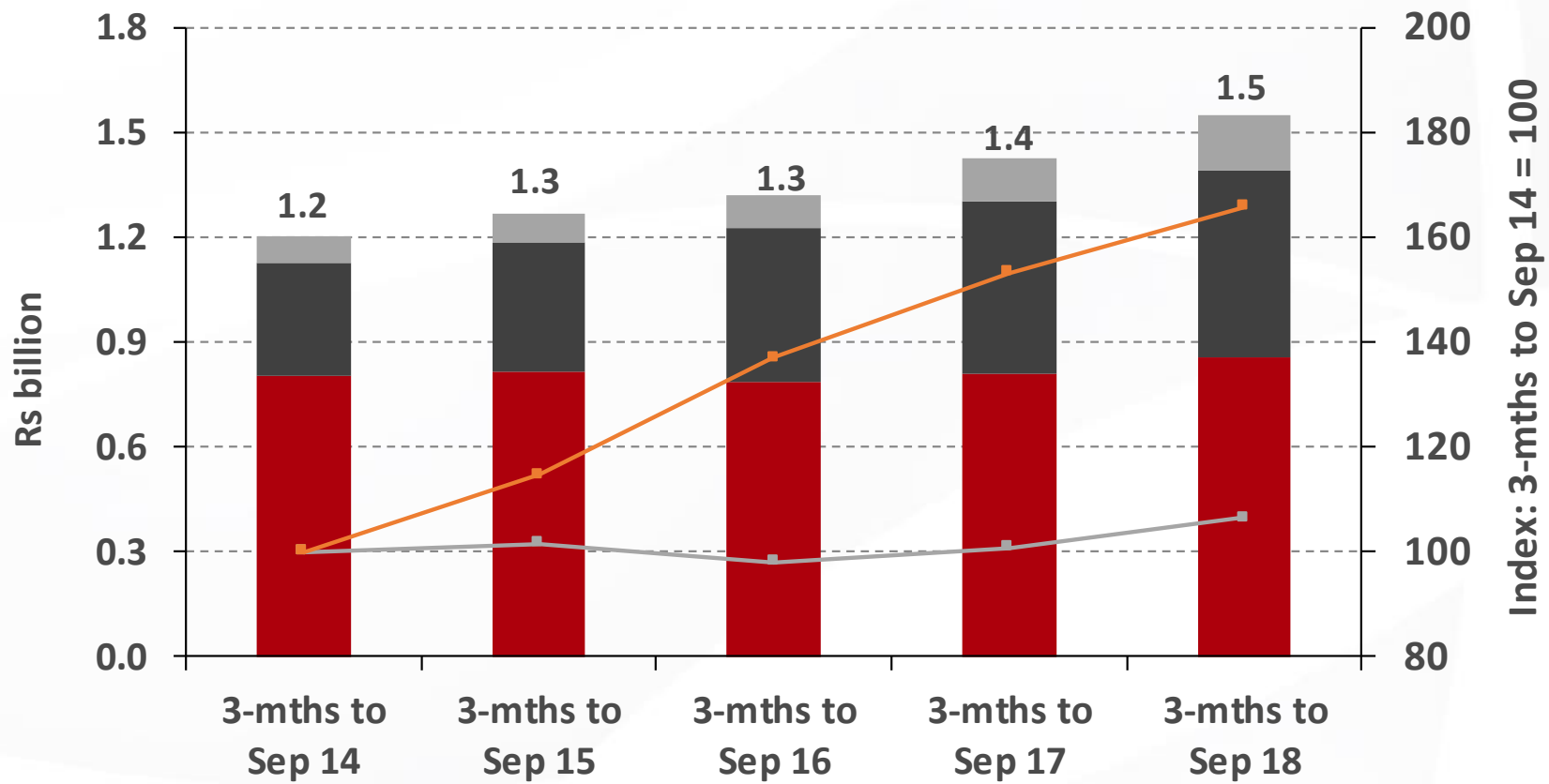


- Net loans
- Investment securities
- Cash and cash equivalents (incl. mandatory balances & placements)
- Other assets

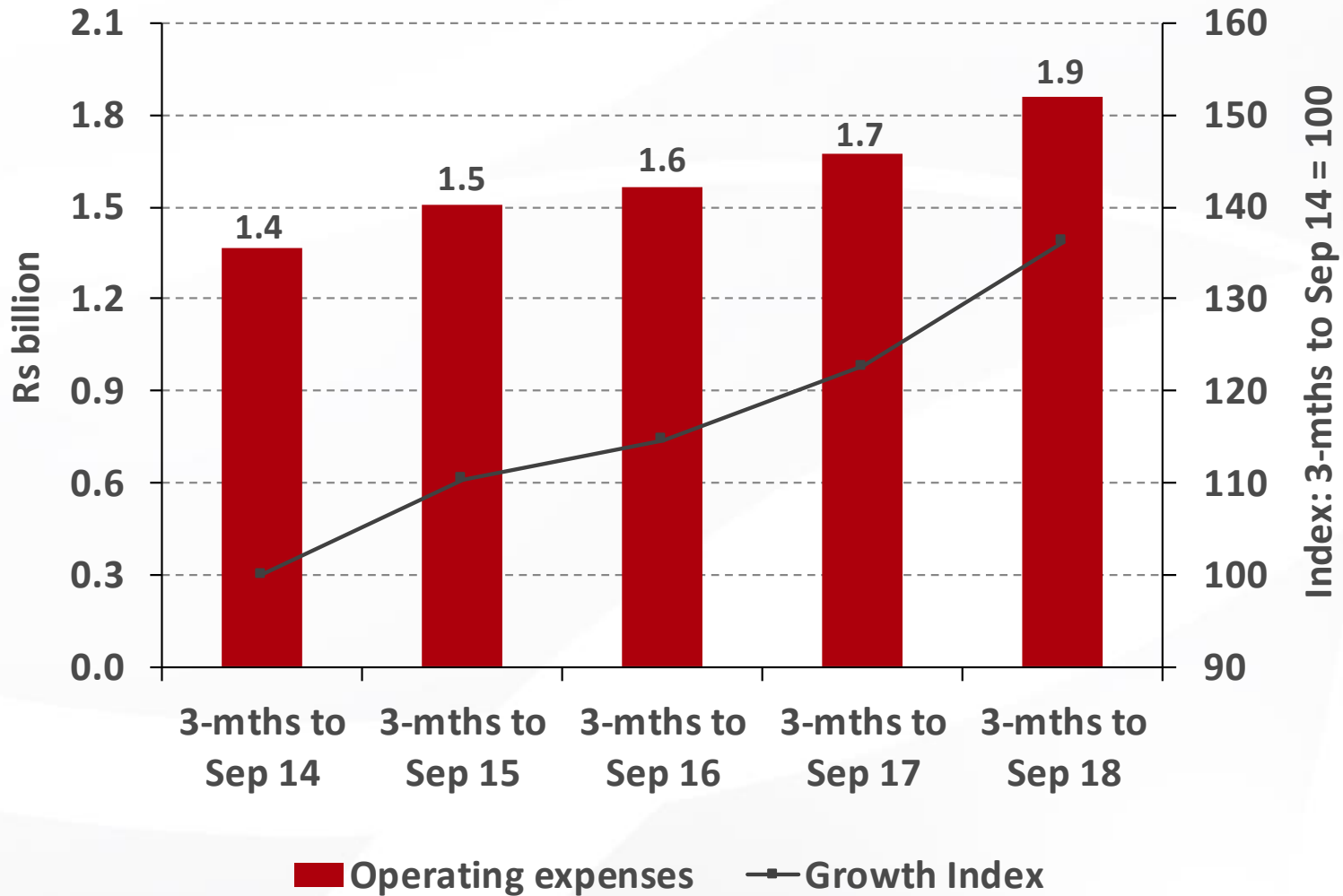
Note: Figures for Net loans for Jun 17, Jun 18 and Sep 18 include Corporate Notes.

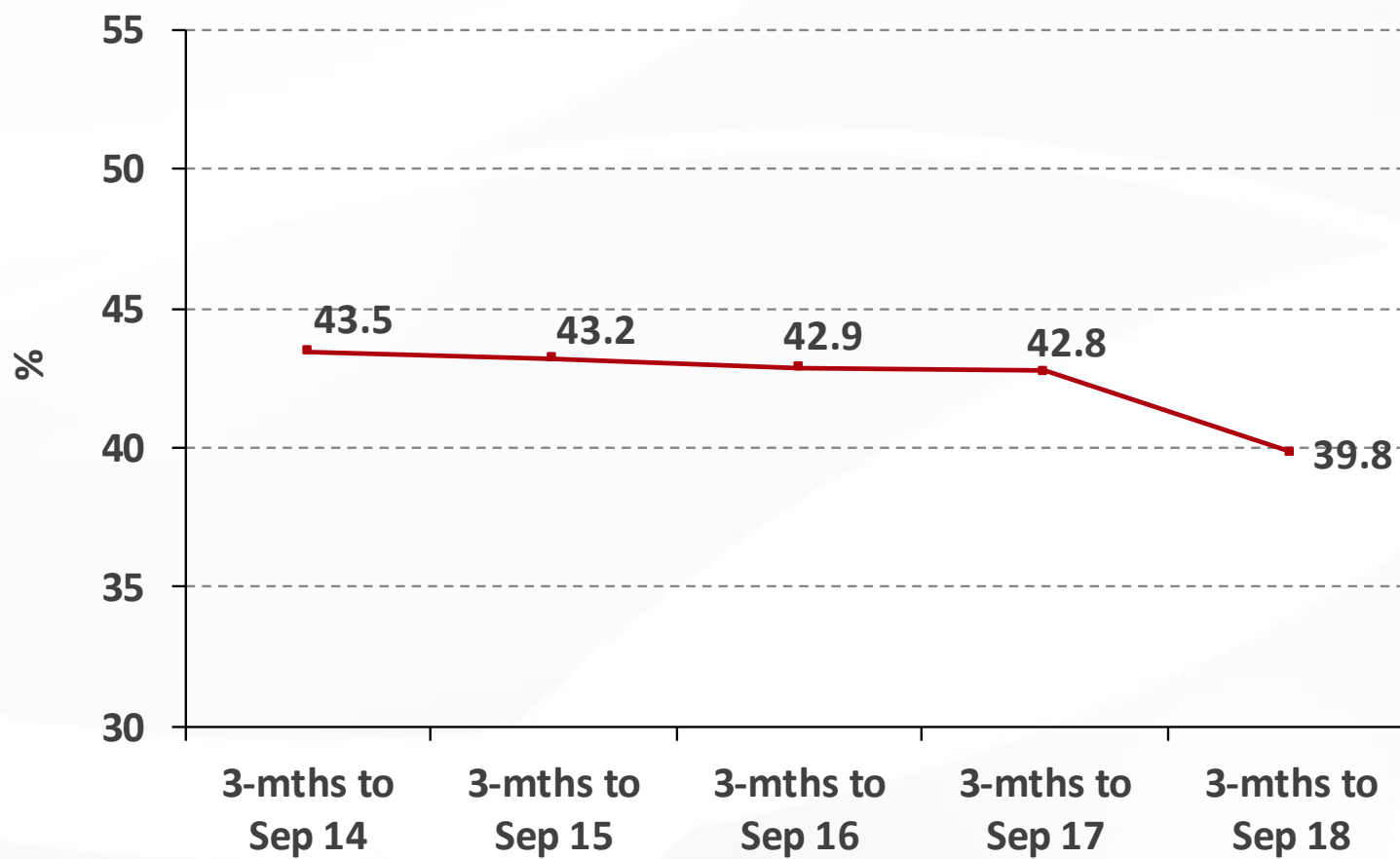


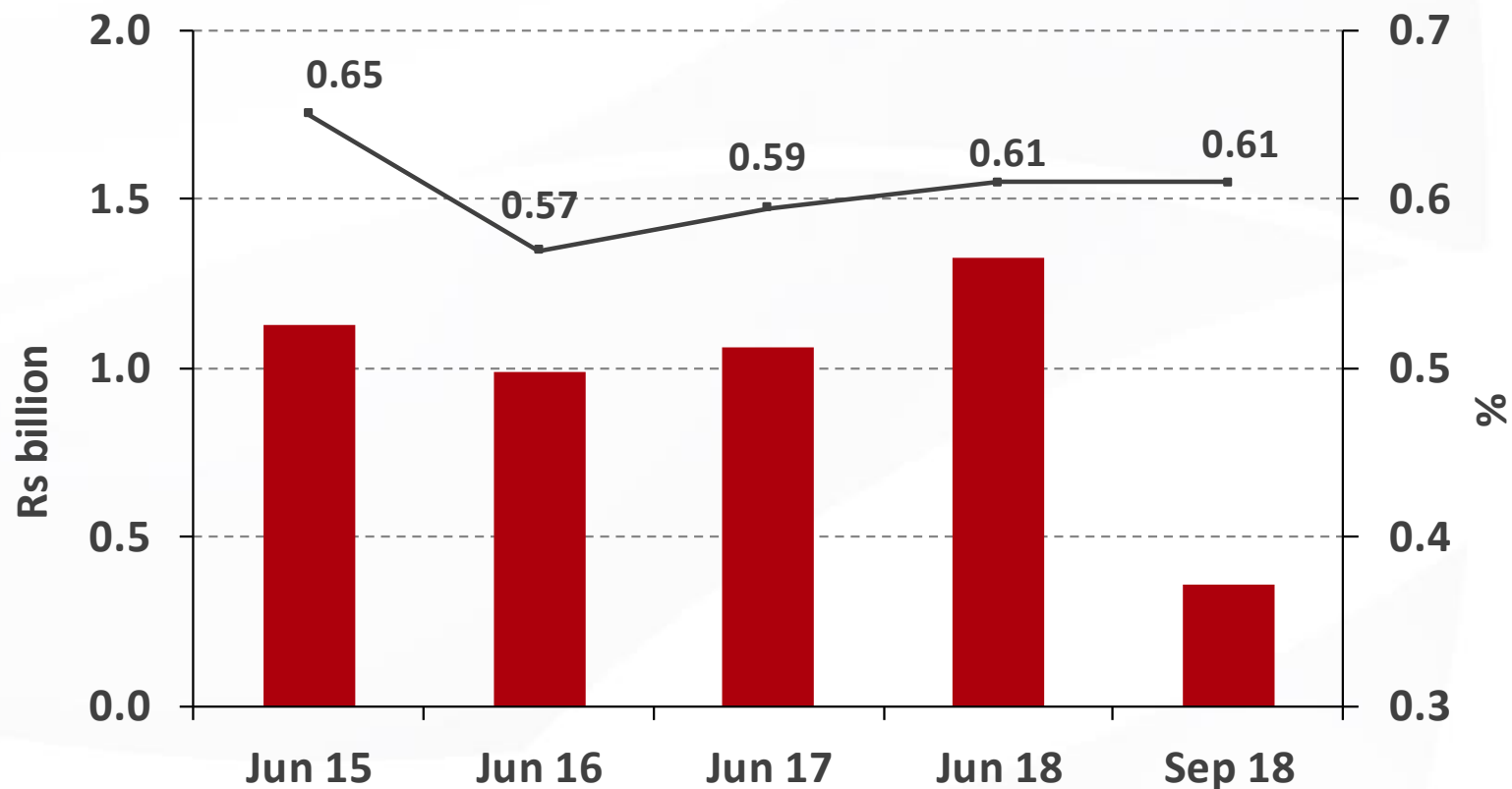




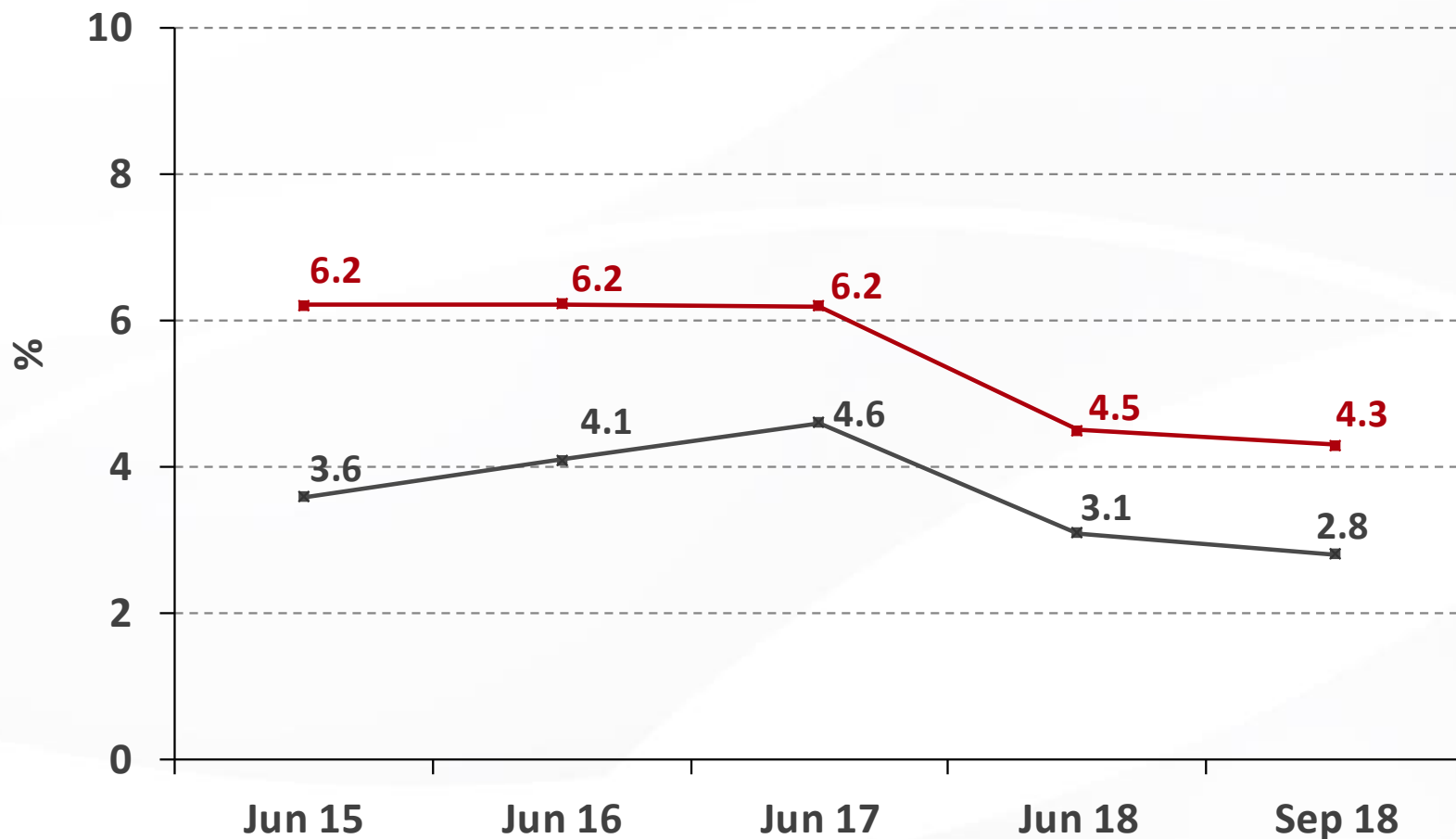
■ Net fee and commission income
 ■ Profit on exchange
 ■ Other income
—■ Net fee and commission income Growth index
 —■ Profit on exchange Growth index



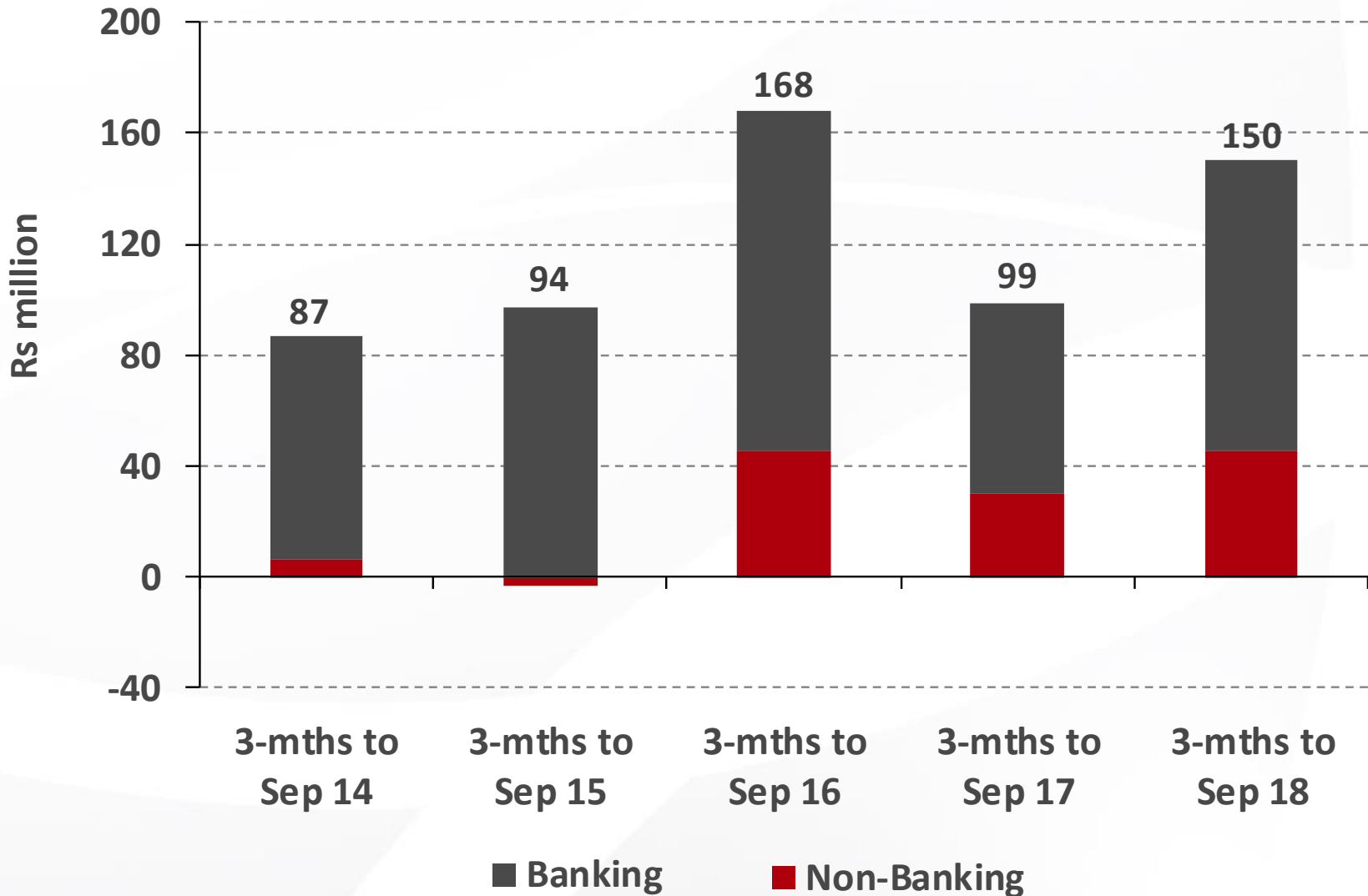




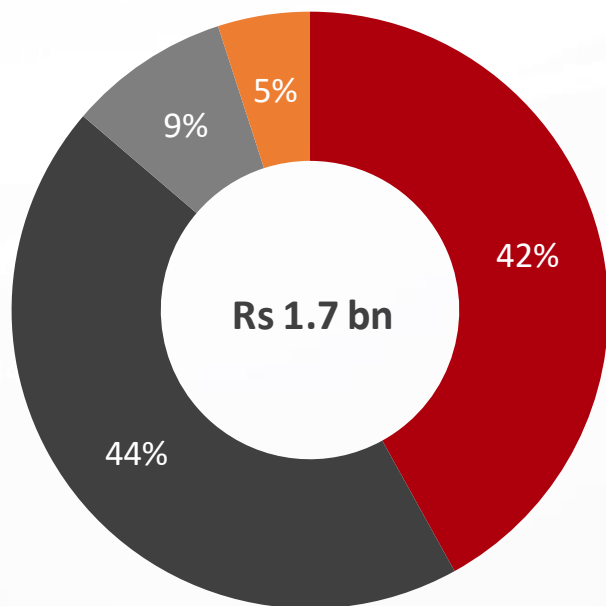
■ Net impairment charges
 —●— As a % of gross loans and advances (right scale)



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

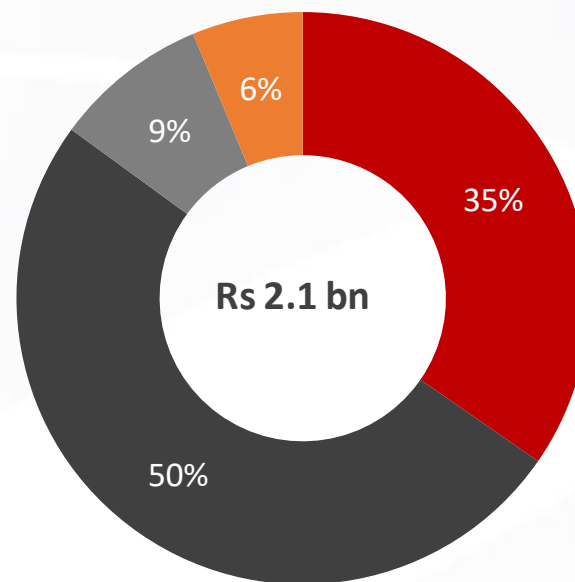


Sep 17

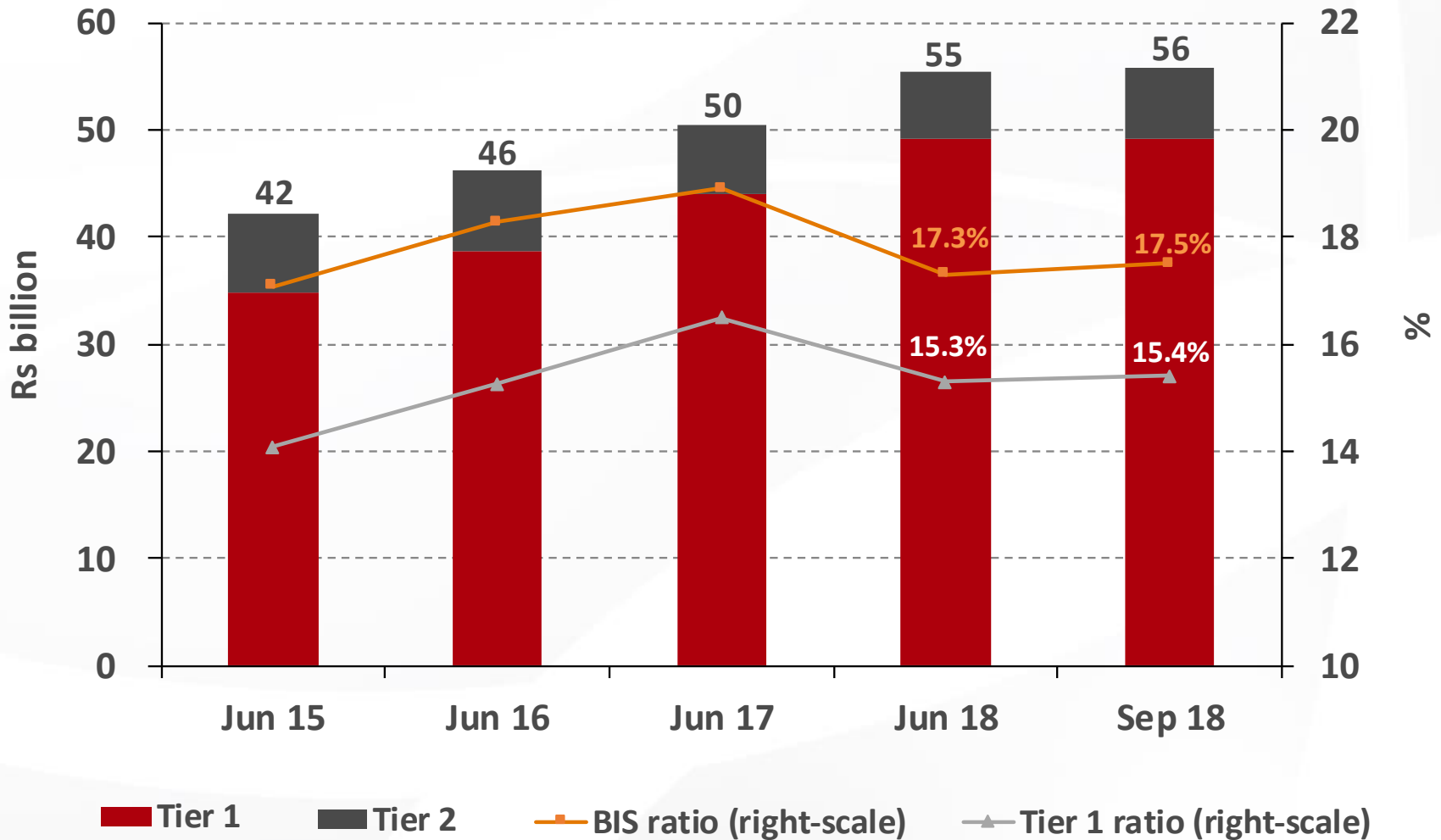


- MCB Ltd - Seg A
- MCB Ltd - Seg B

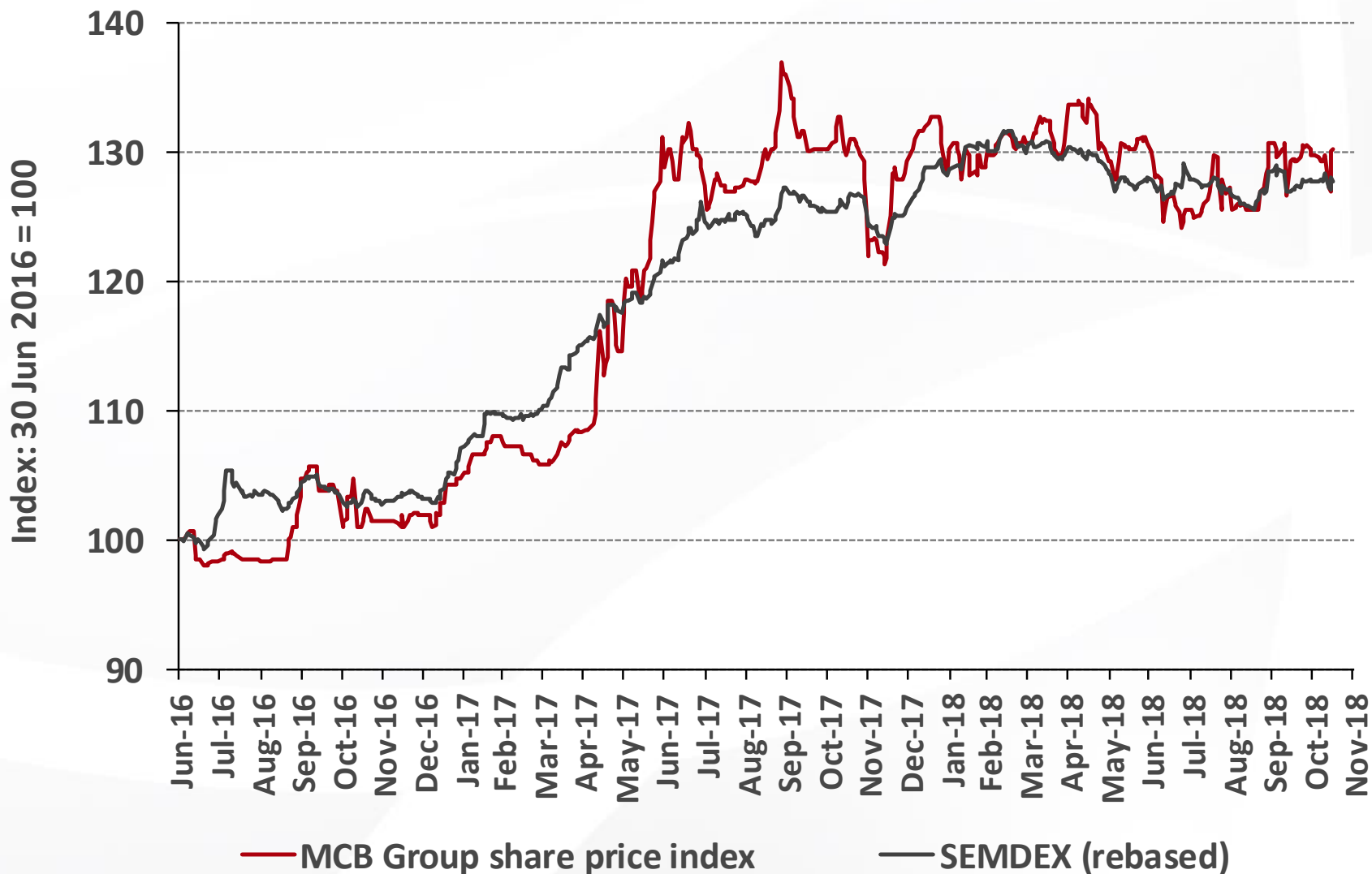
Sep 18



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



Note: Capital adequacy figures are based on Basel III



Thank you

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