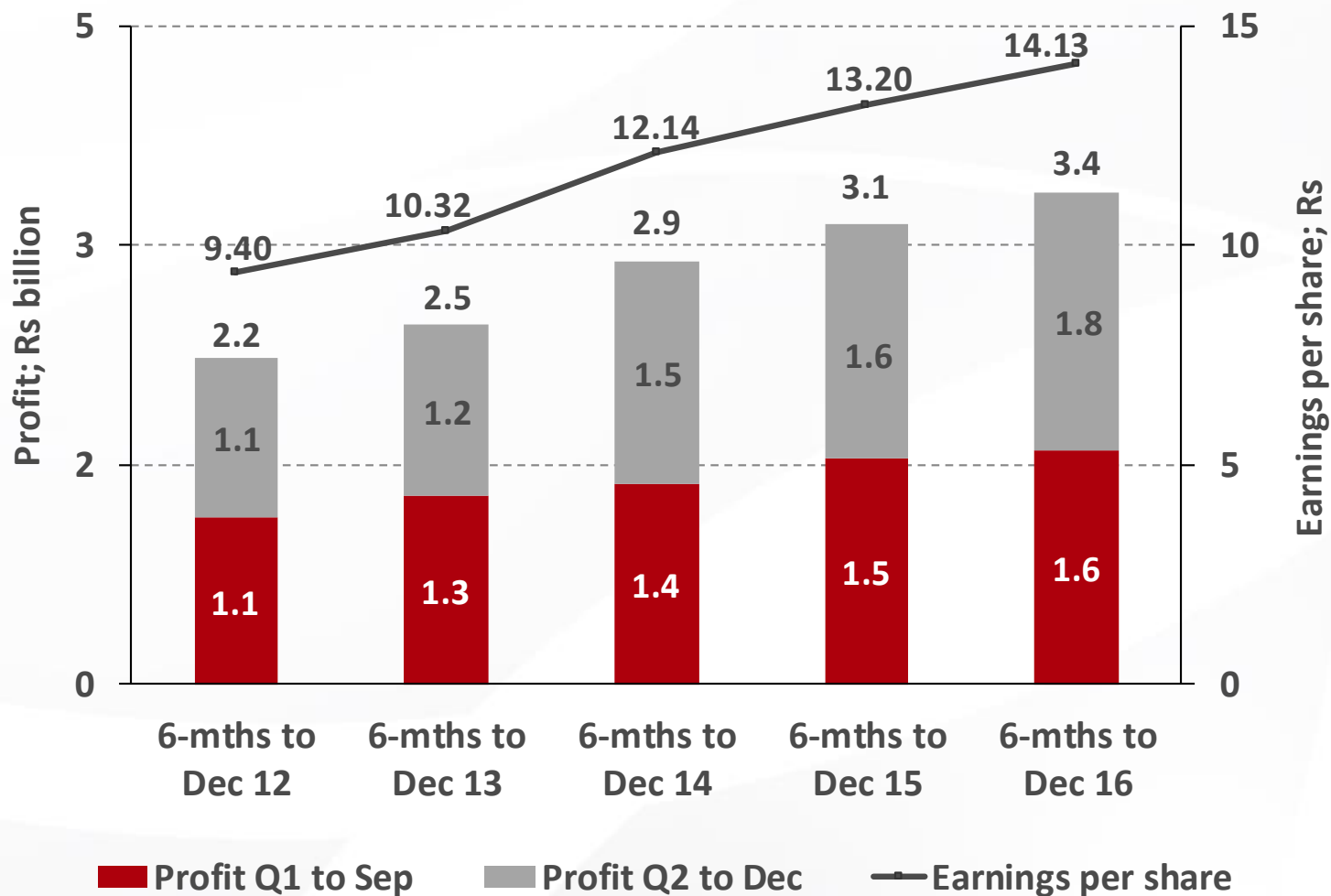


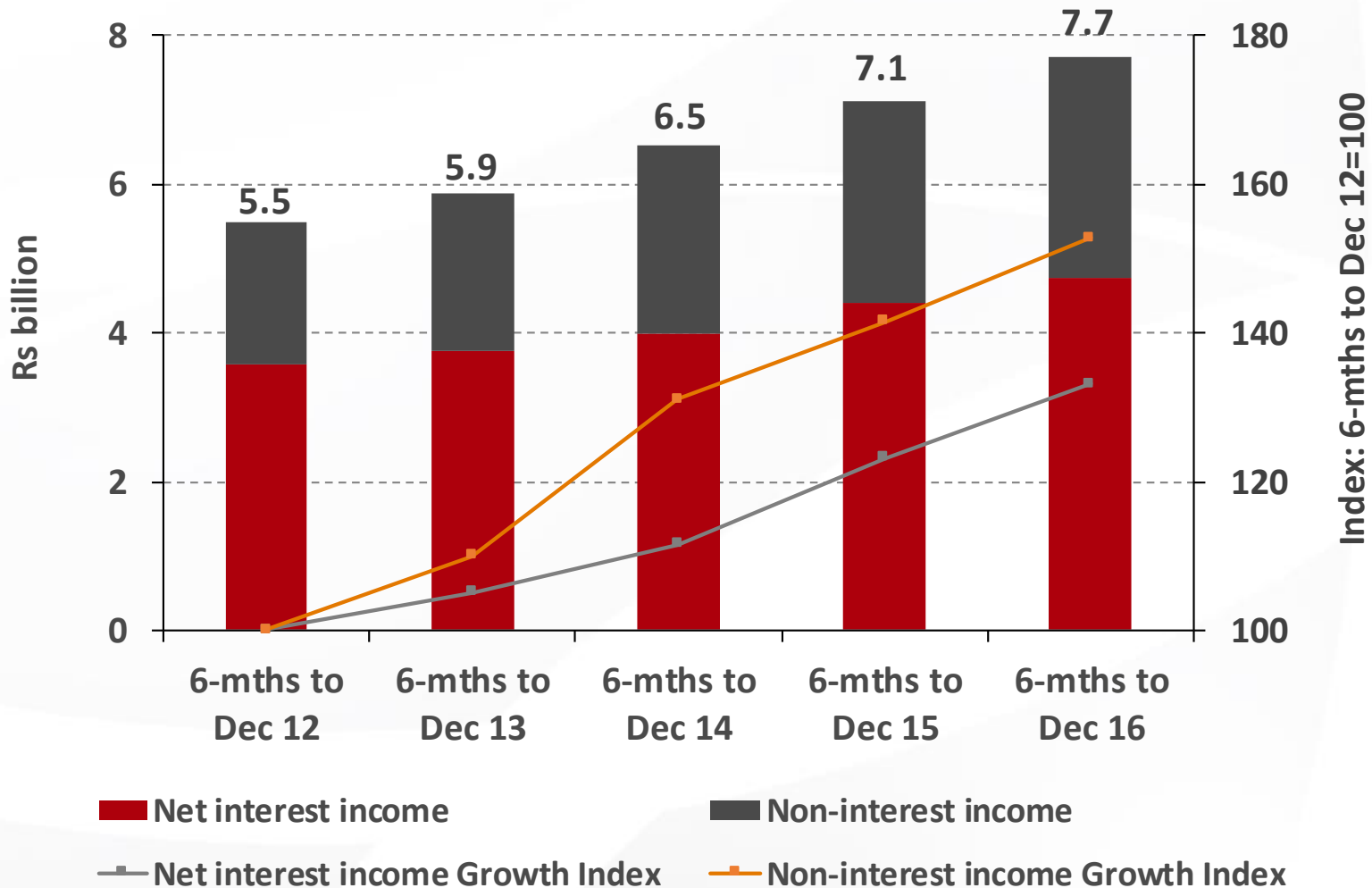


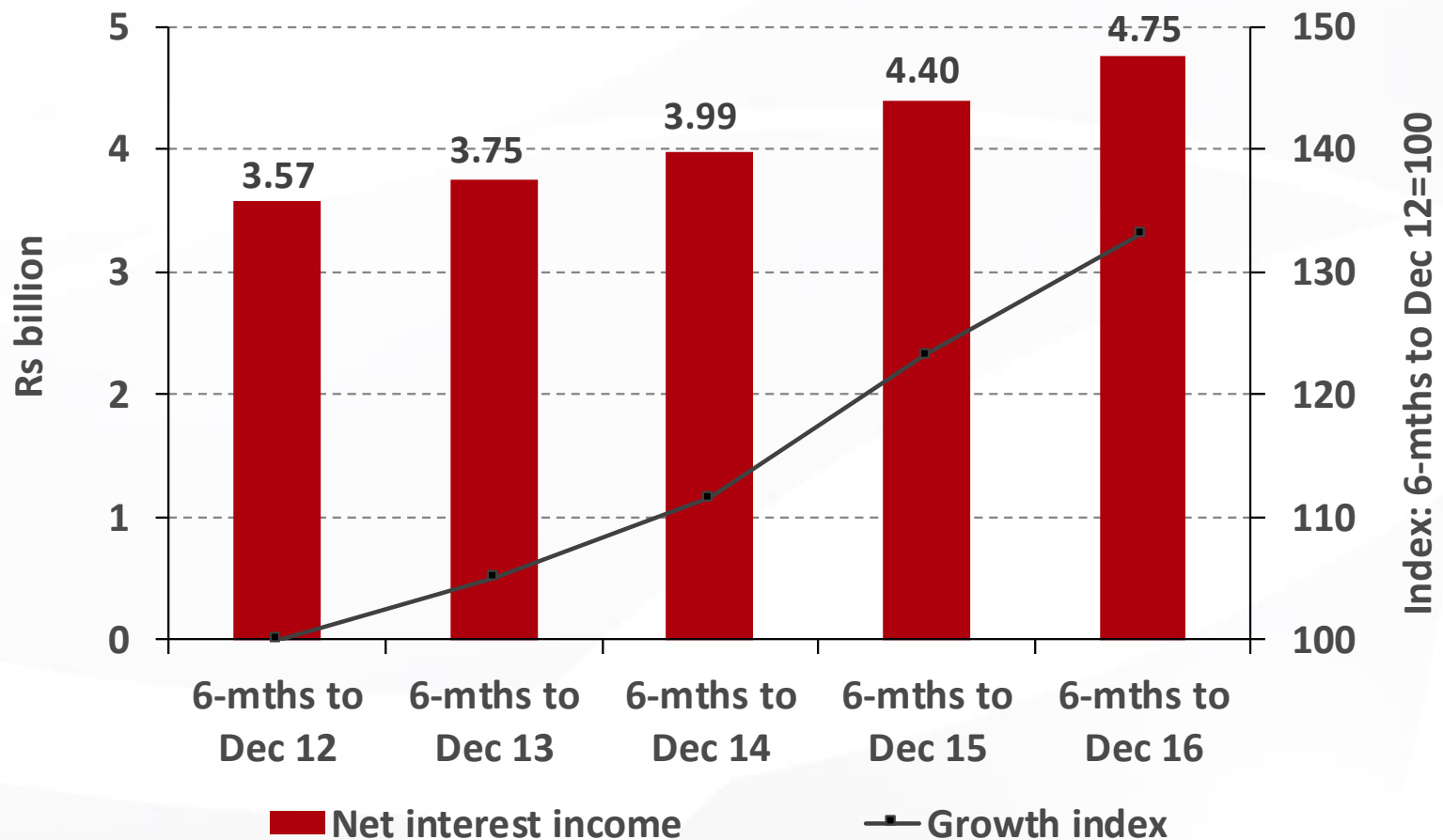
Everyday, we will help make something happen

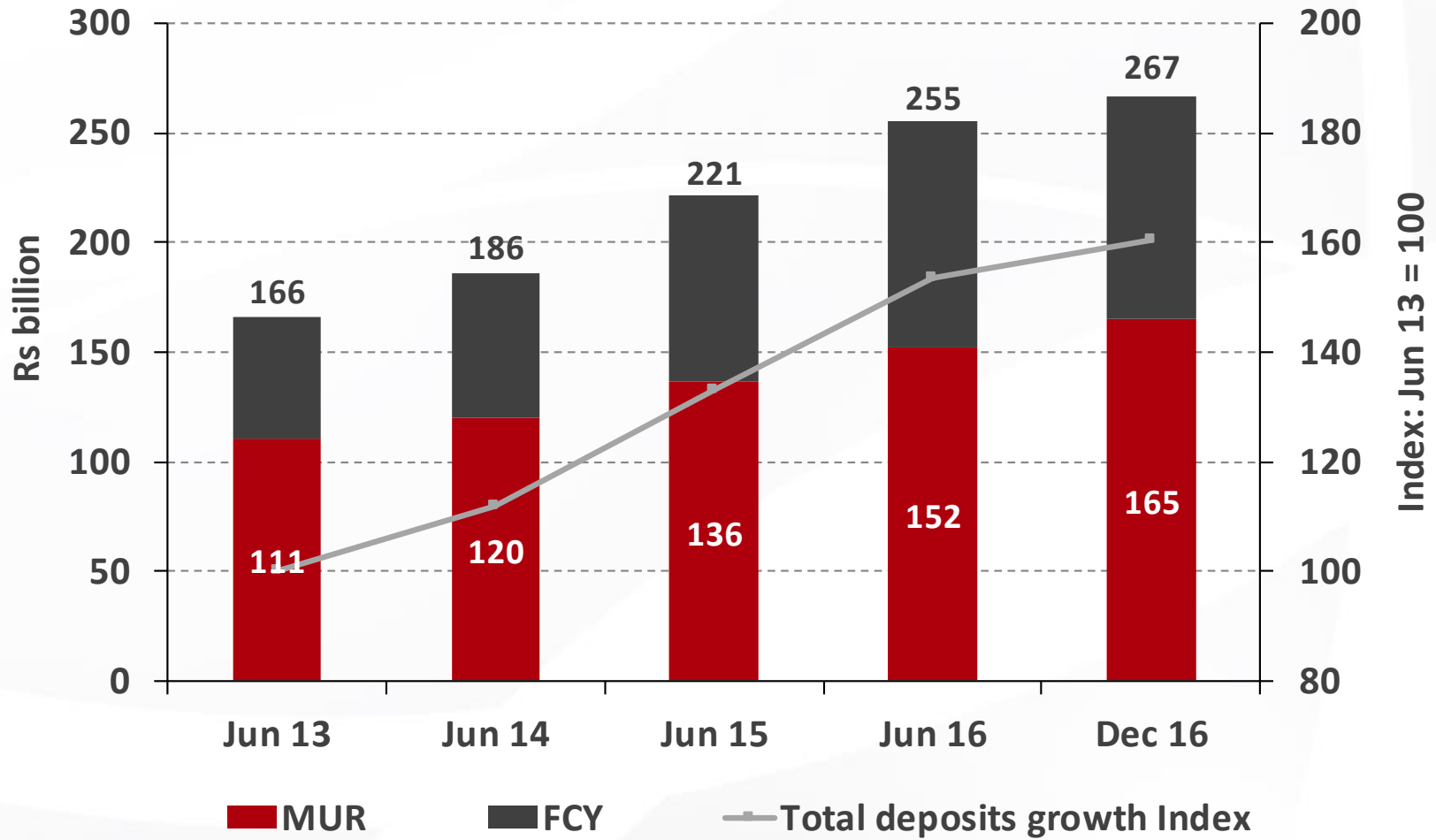
**First semester results for FY 2016/17 –
Investor Meeting and Earnings call presentation**

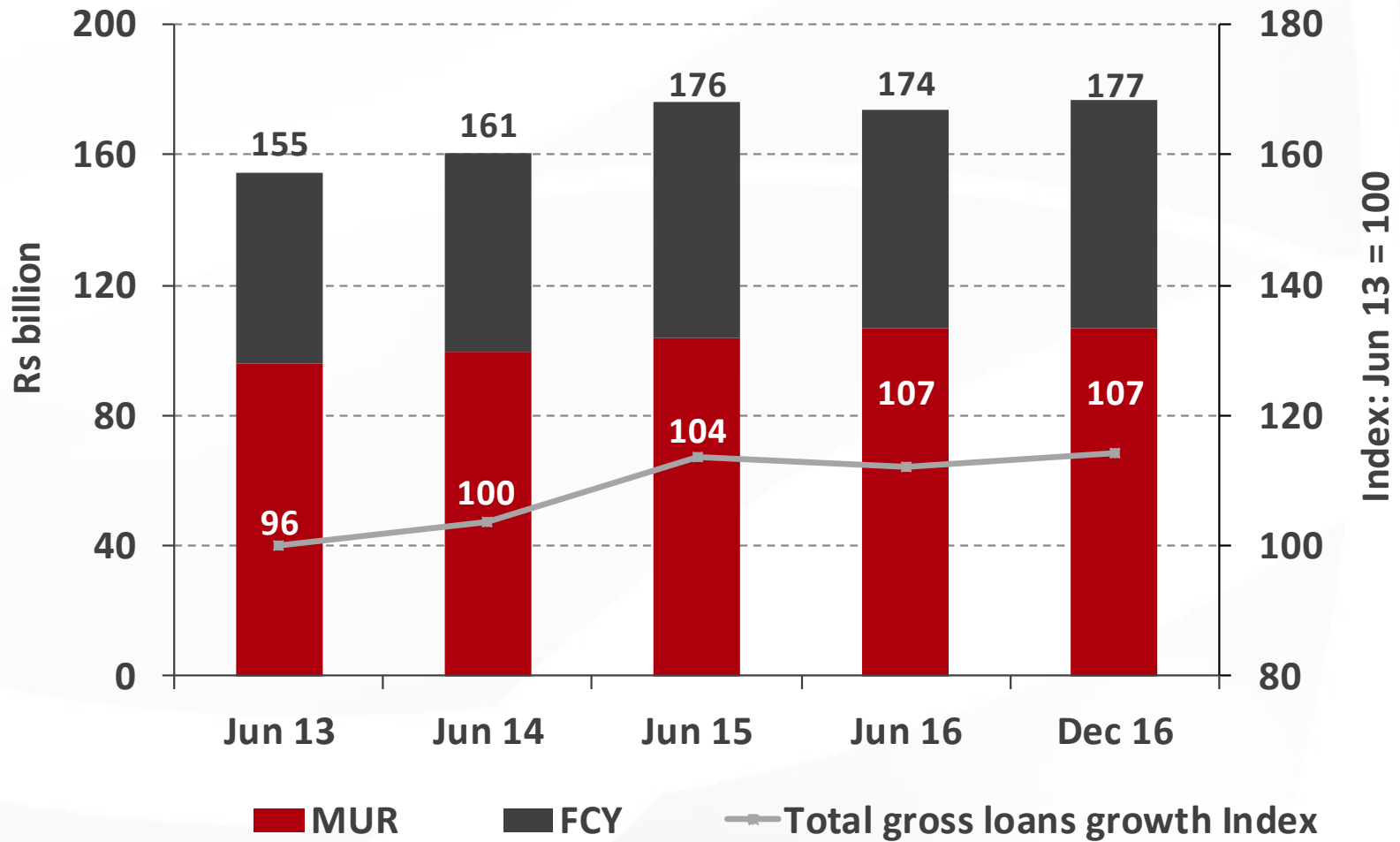
17 February 2017

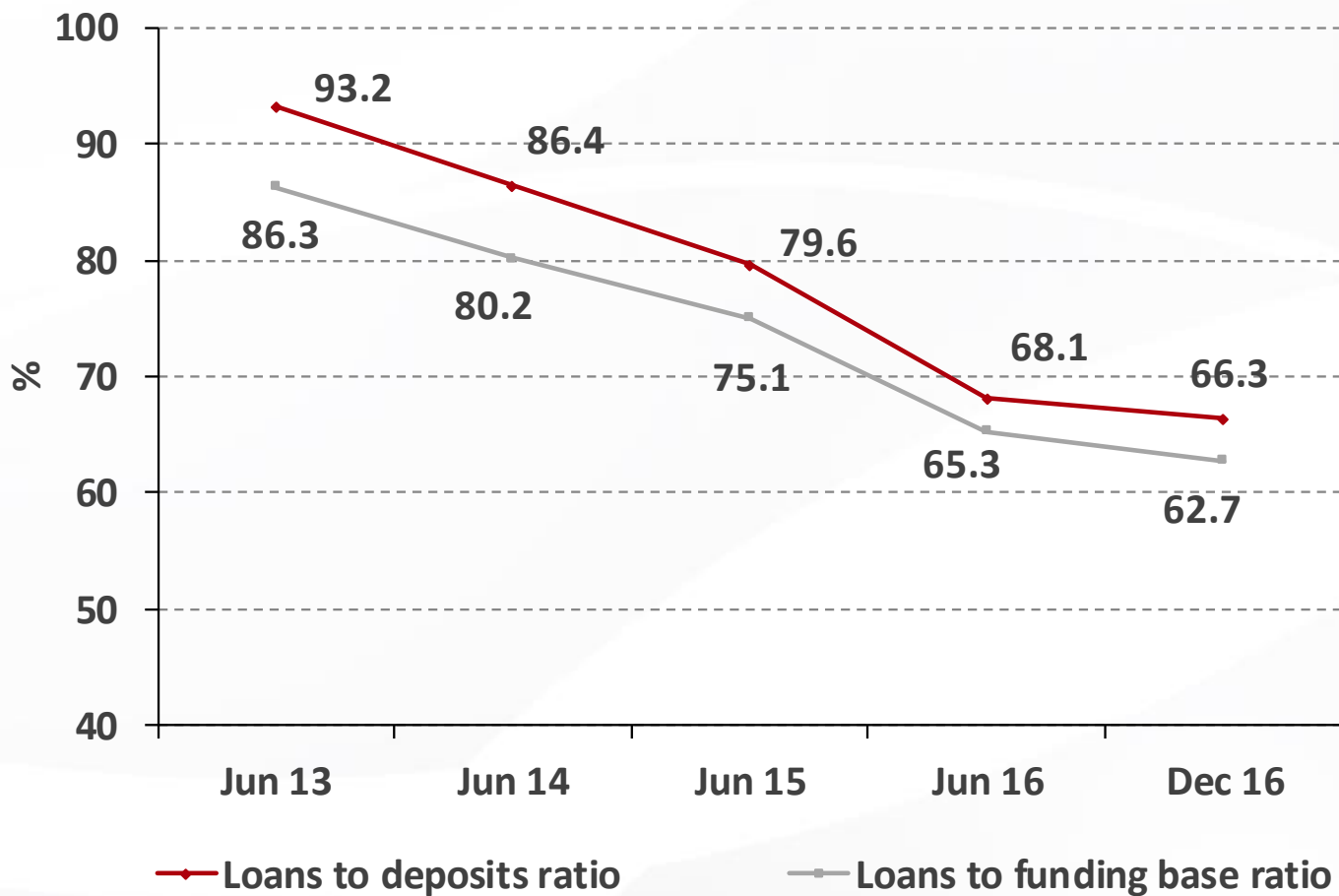


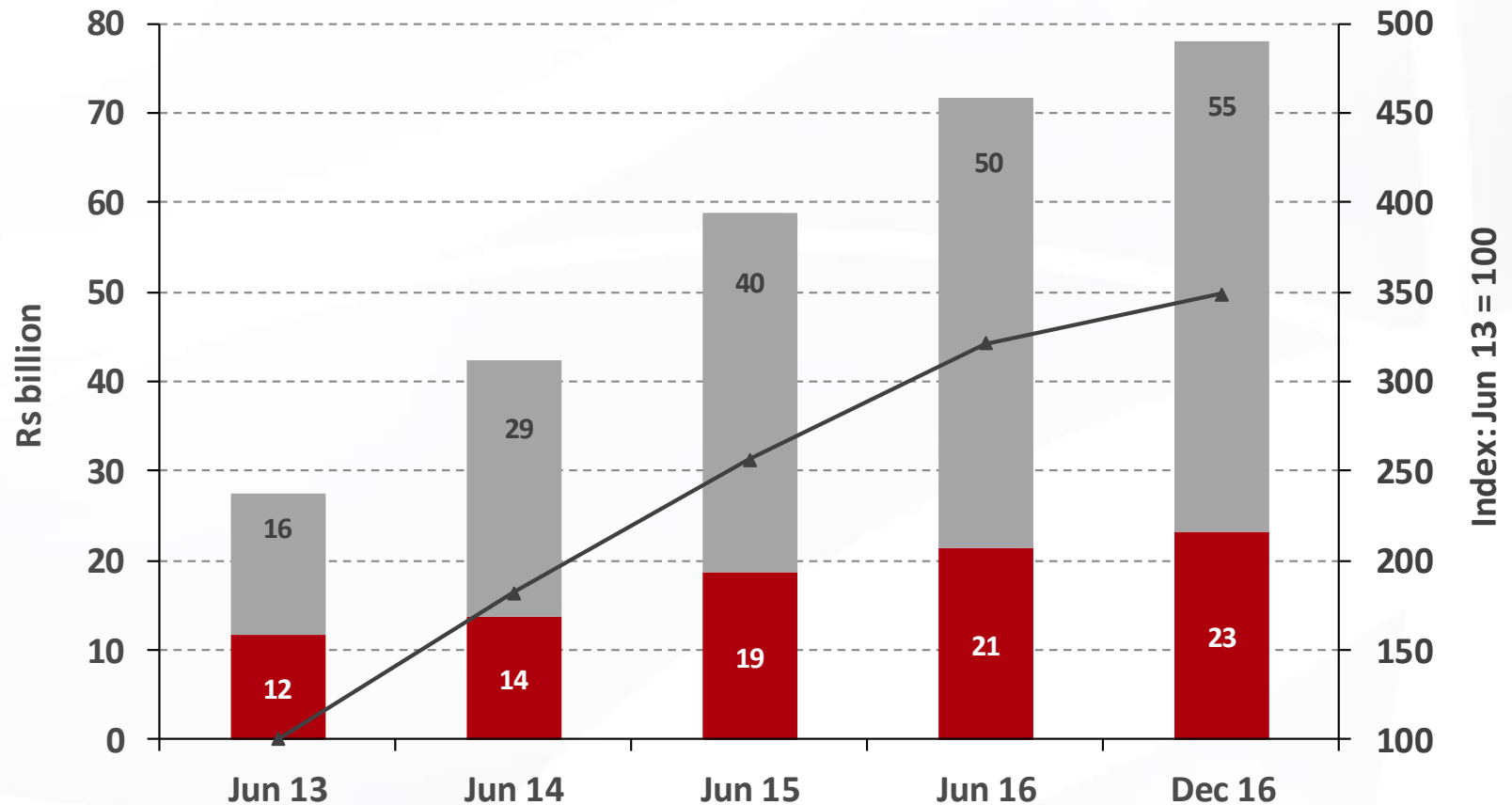








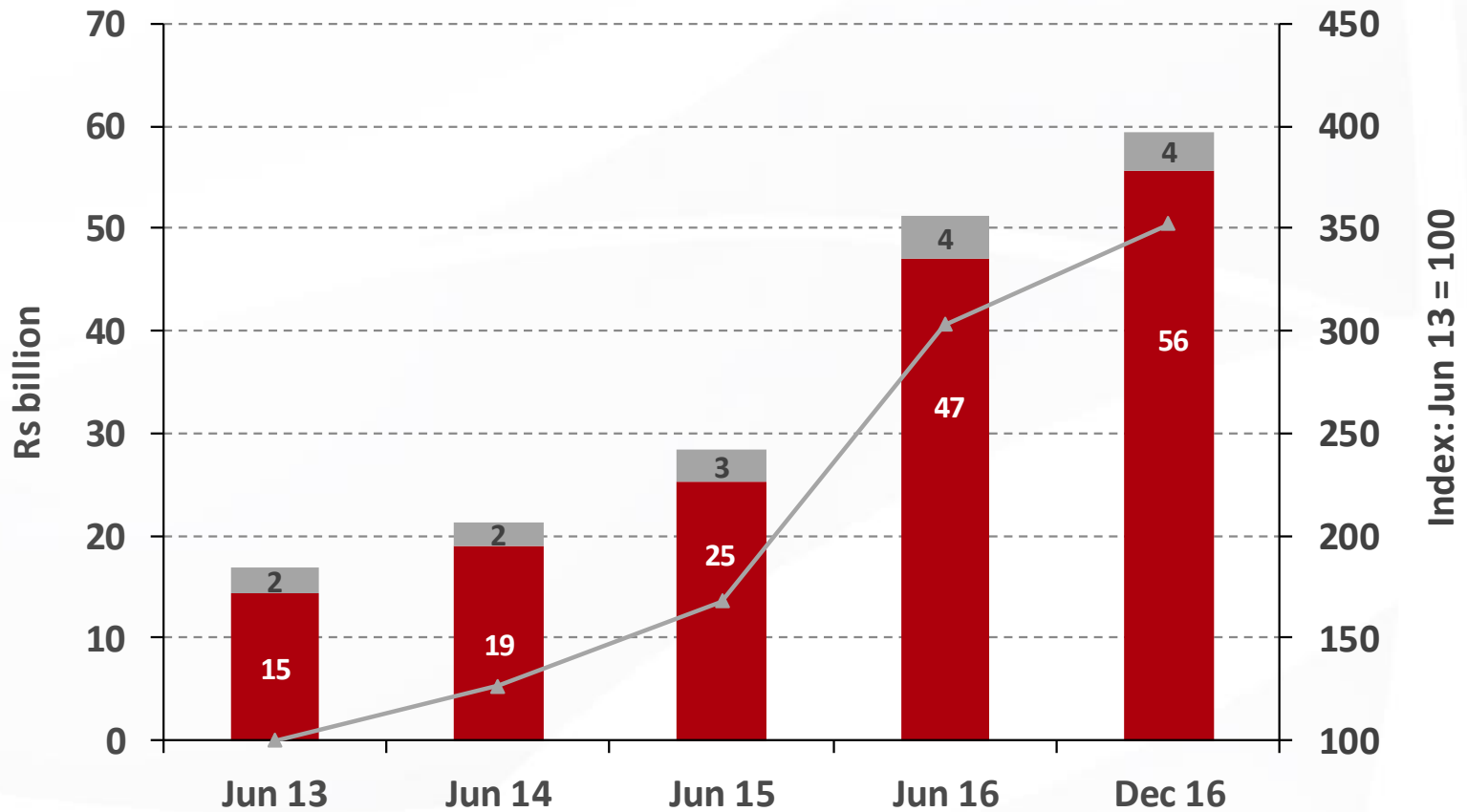




Cash and cash equivalents incl. placements and mandatory balances

Investment securities

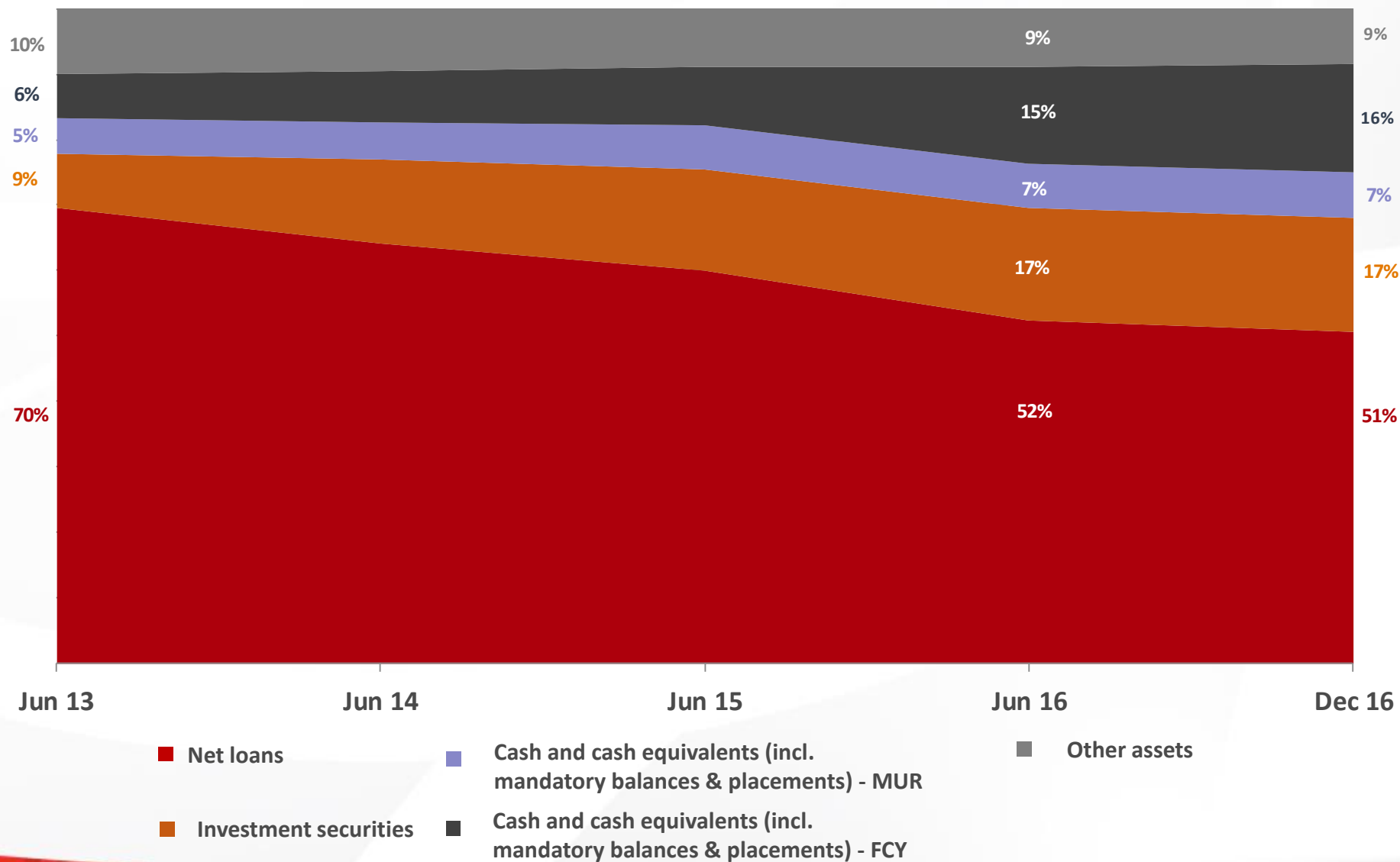
Growth Index- Investment securities

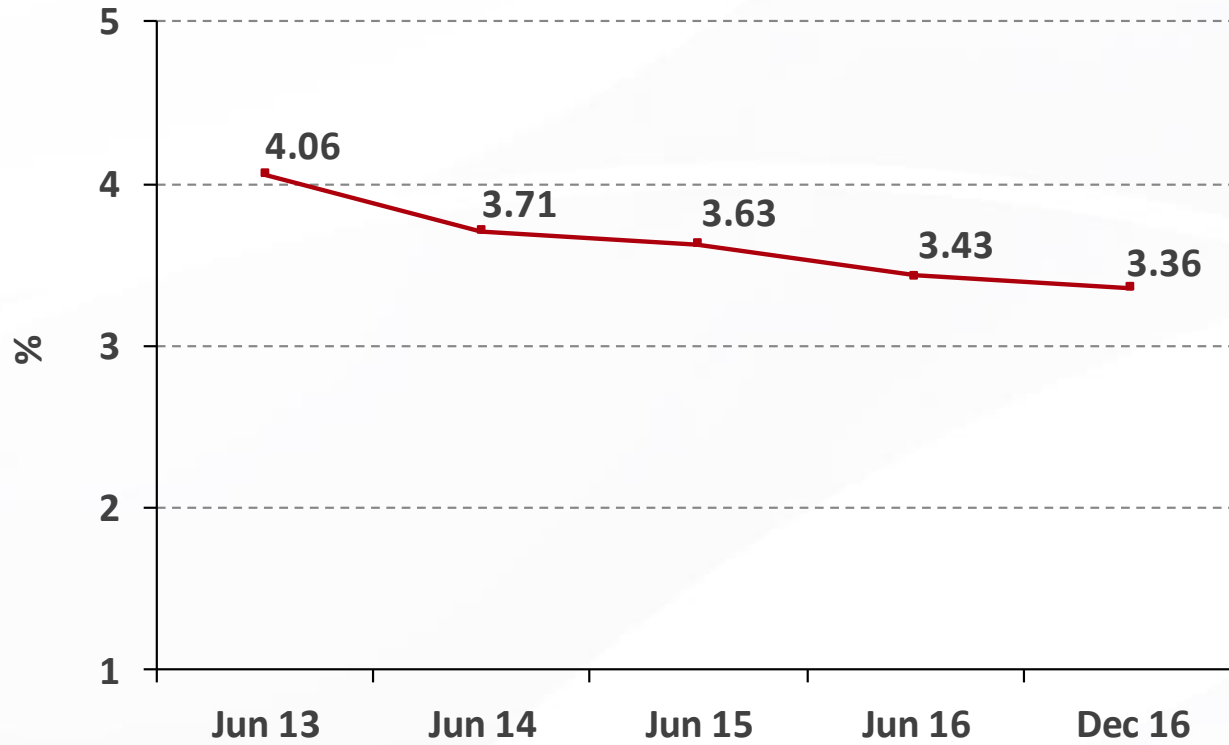


Cash and cash equivalents incl. placements and mandatory balances

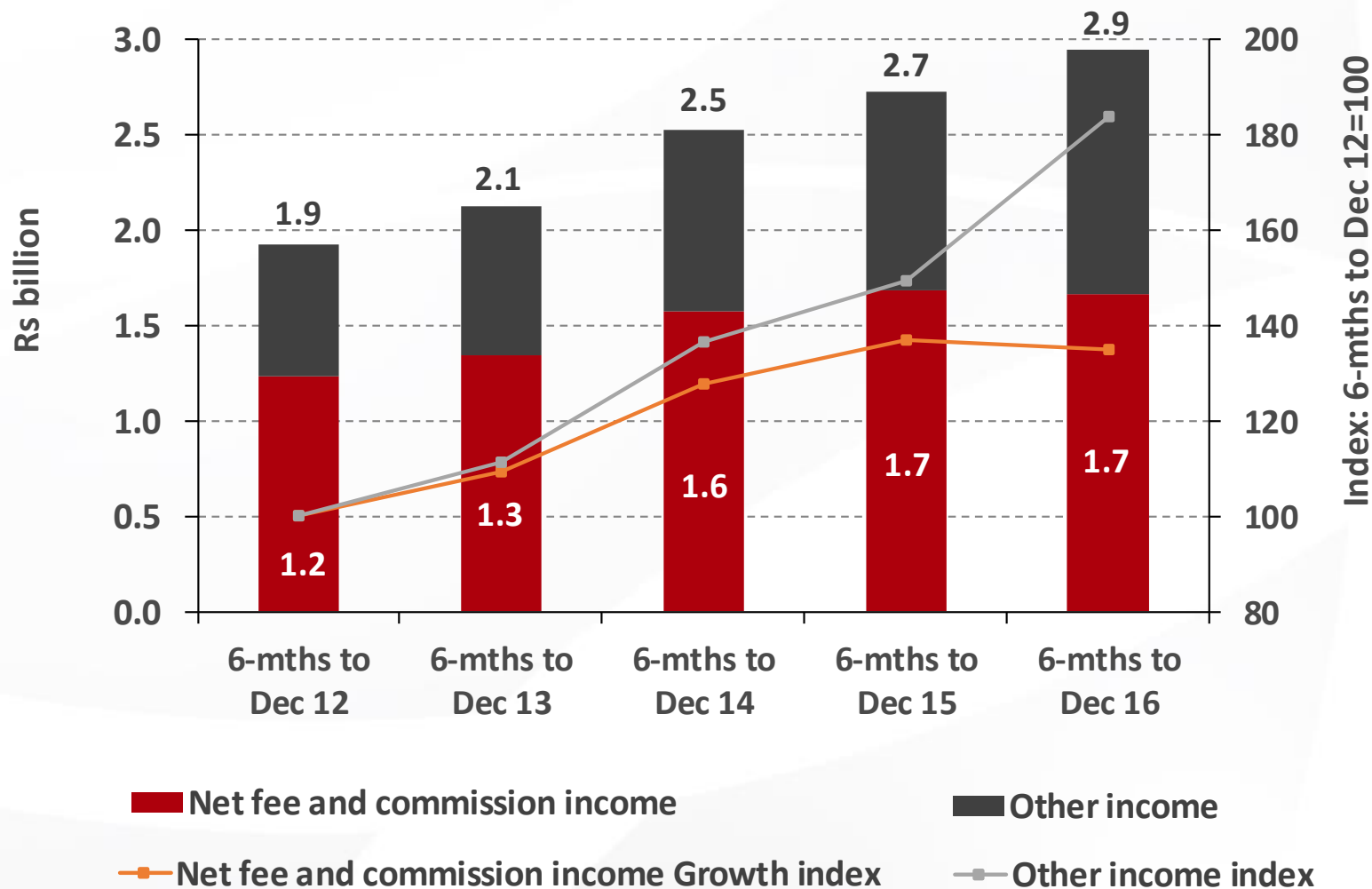
Investment securities

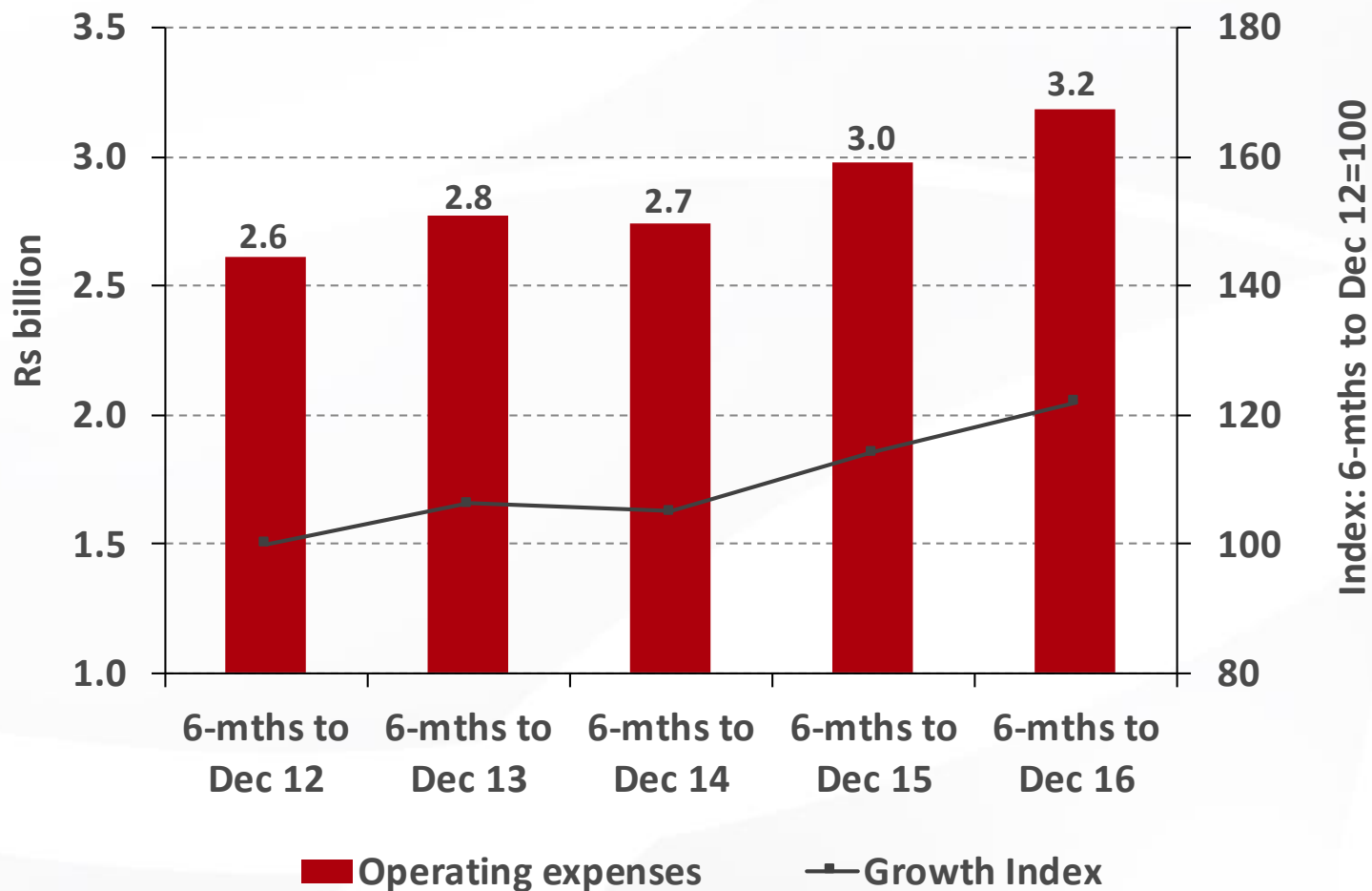
▲ Total growth Index

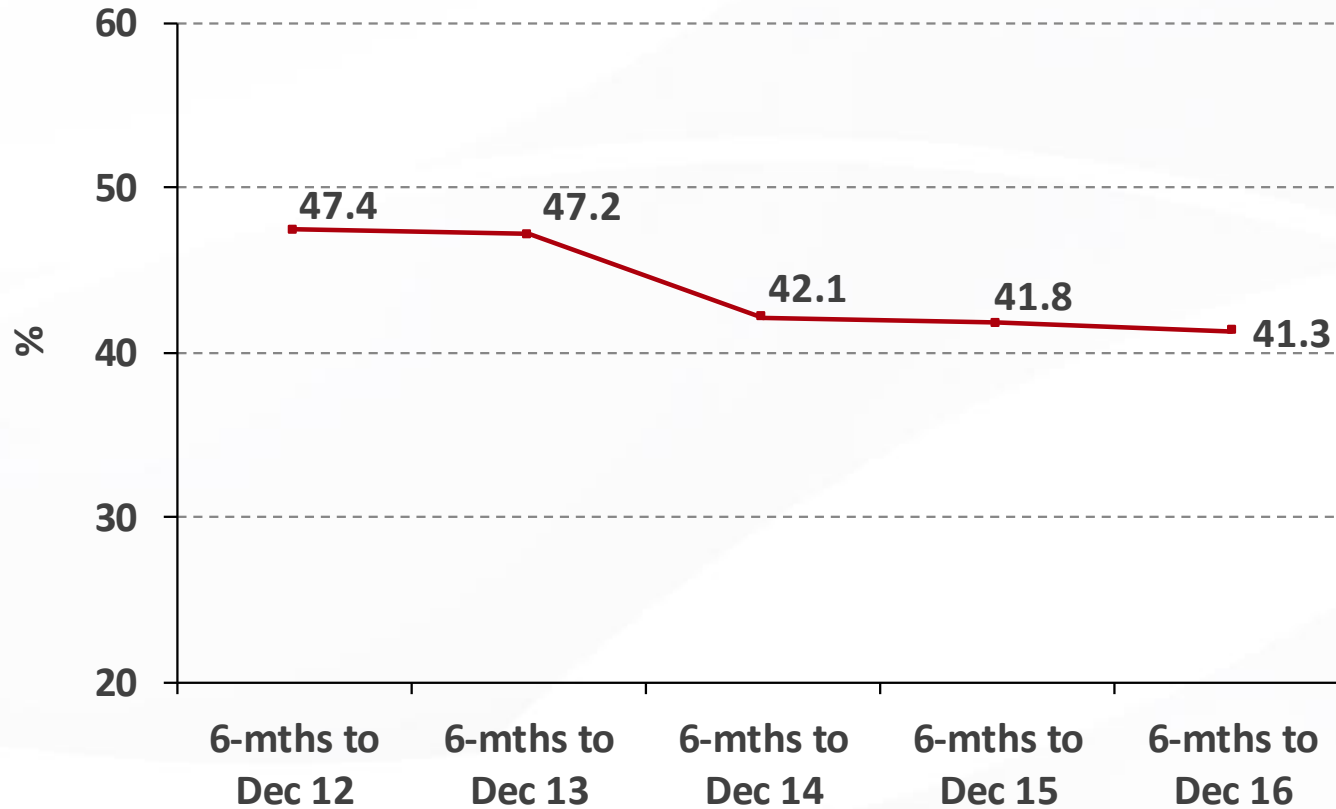


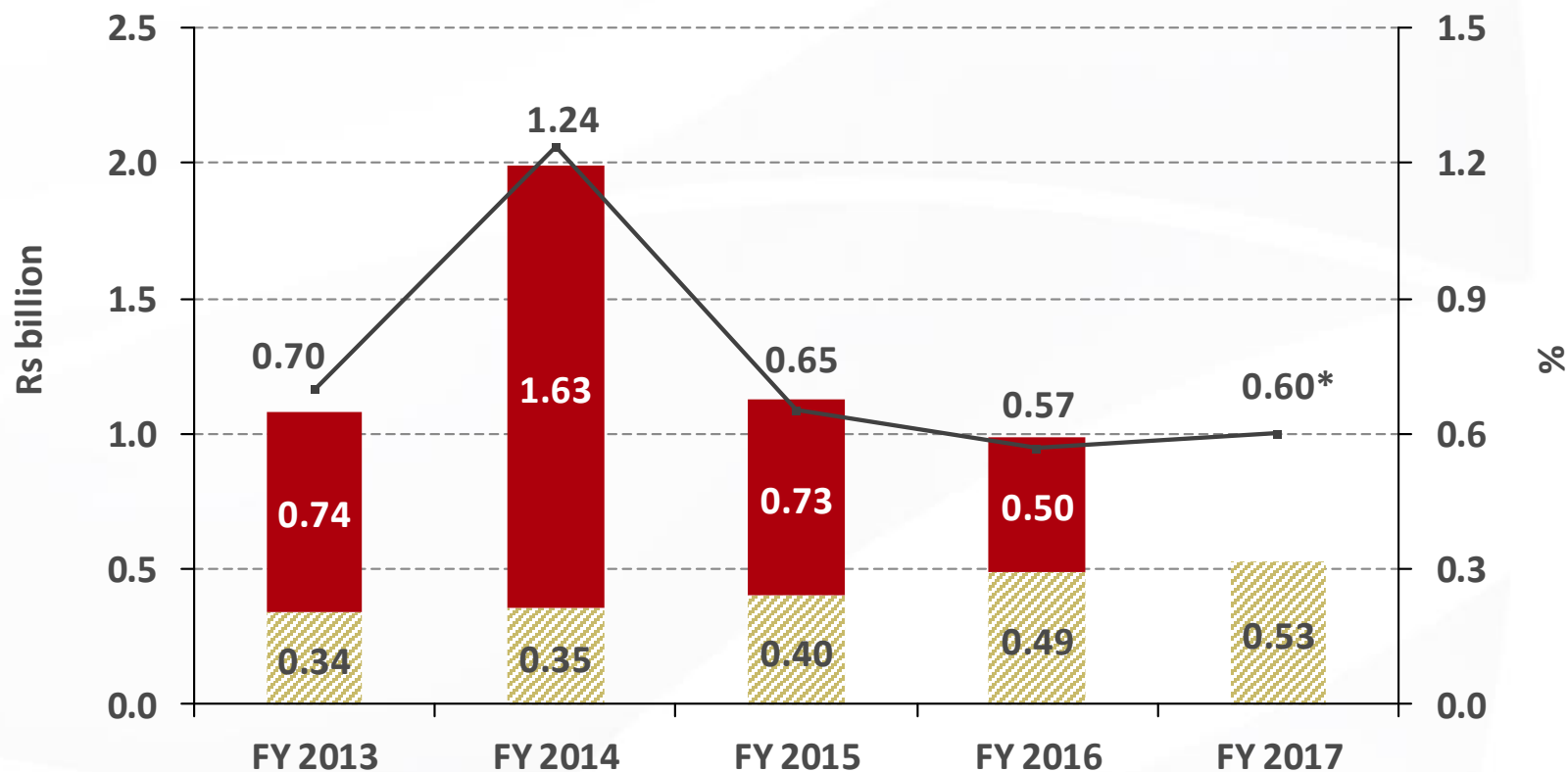


— Net interest margin to average earning assets







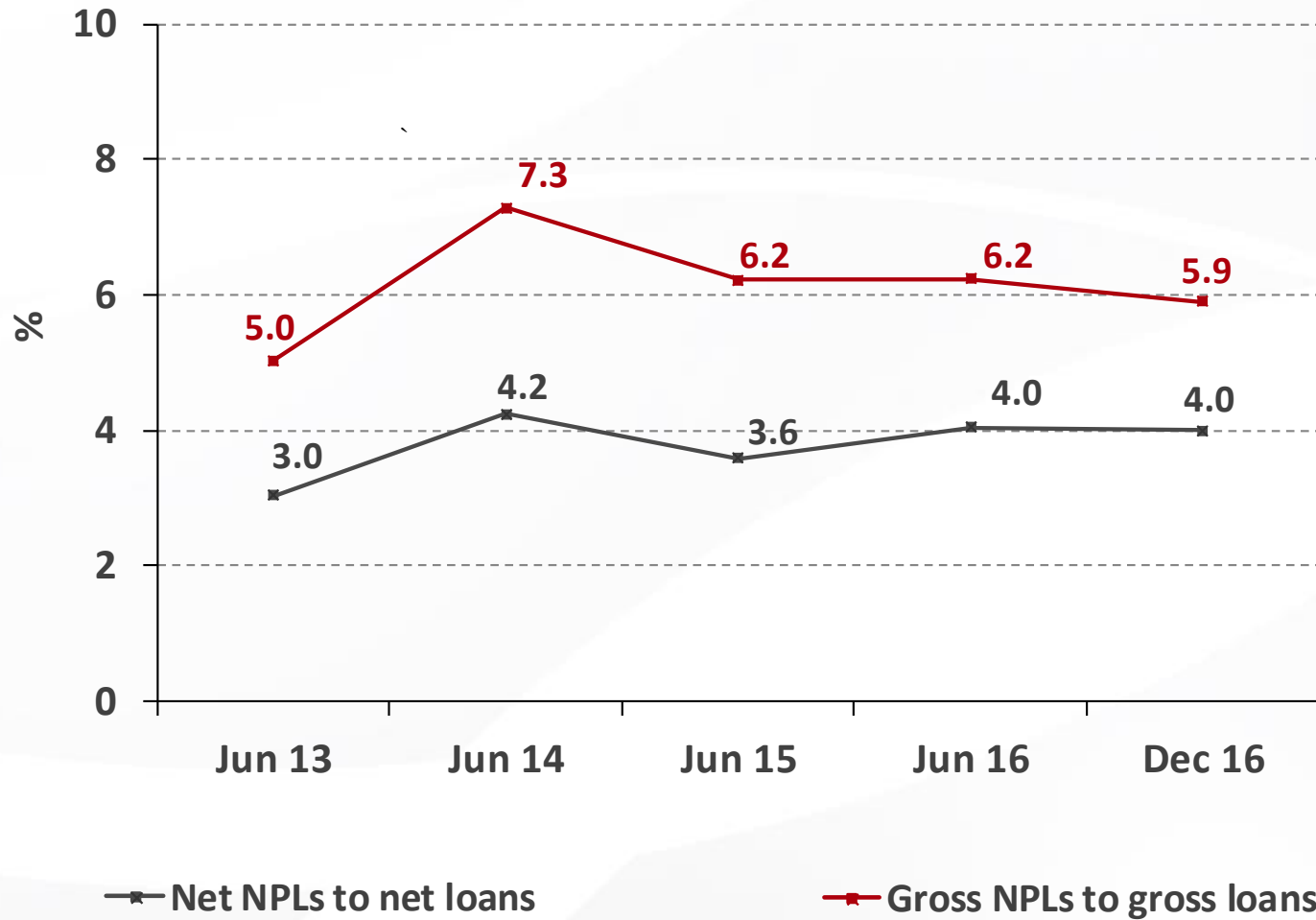


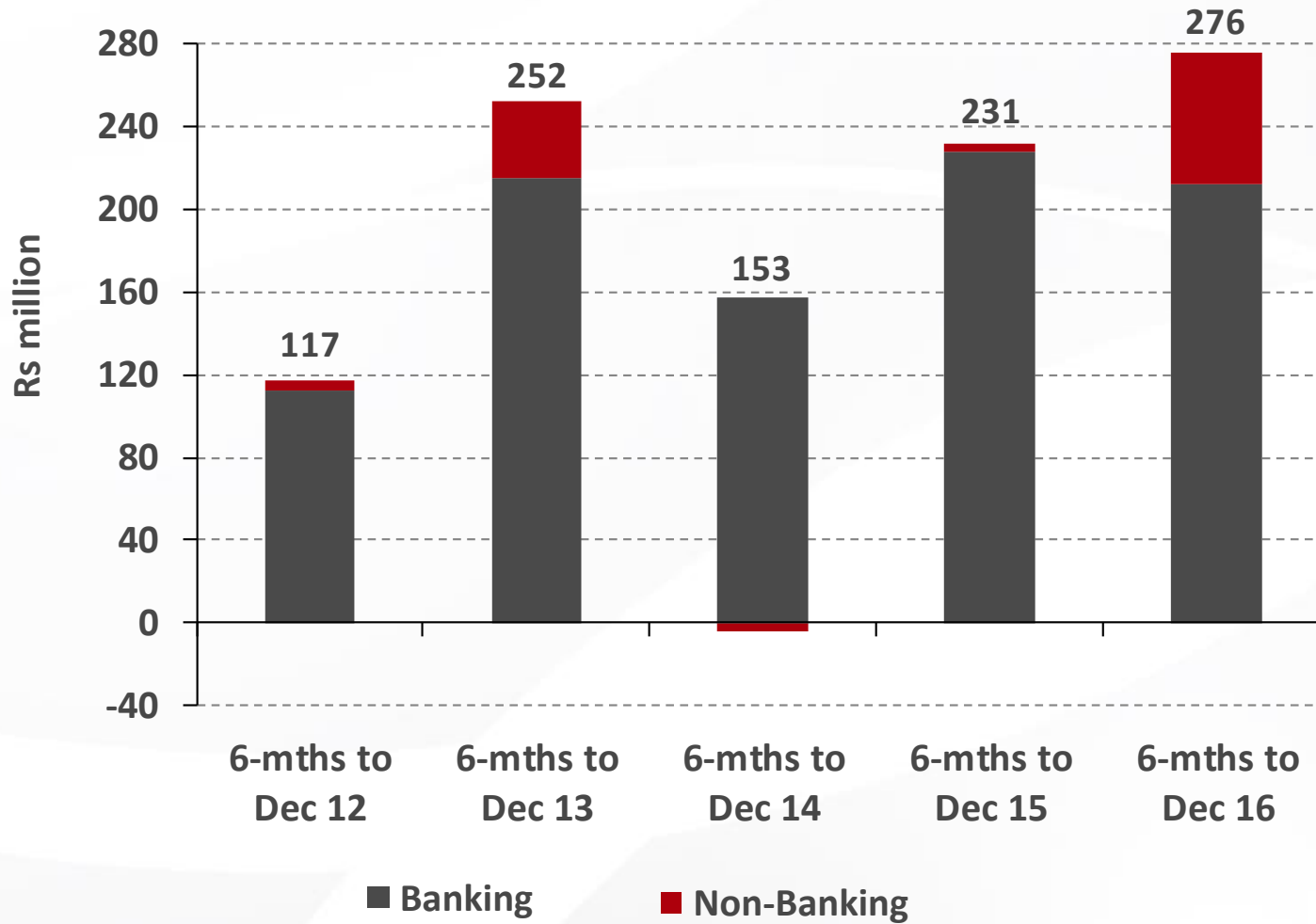
 1st semester to Dec

 2nd semester to Jun

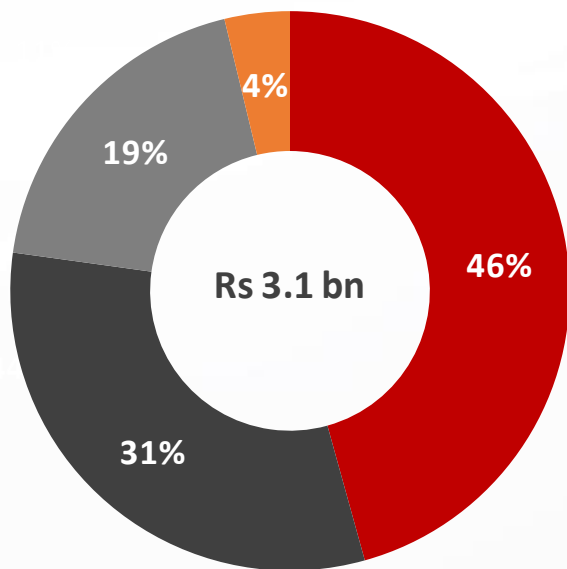
 As a % of gross loans (right scale)

* Annualised figure

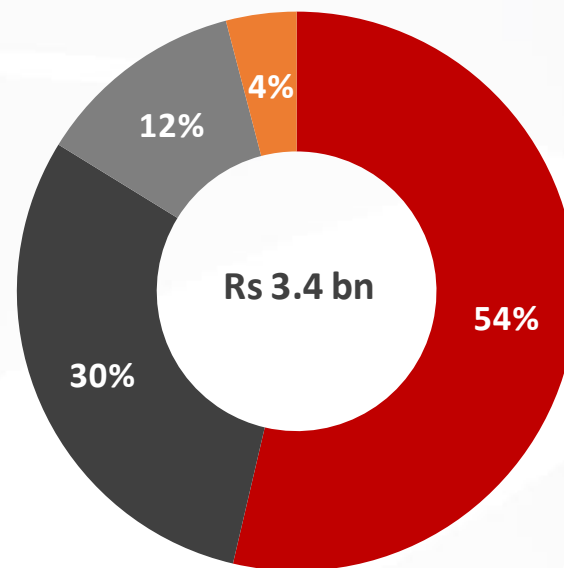




Dec 15



Dec 16

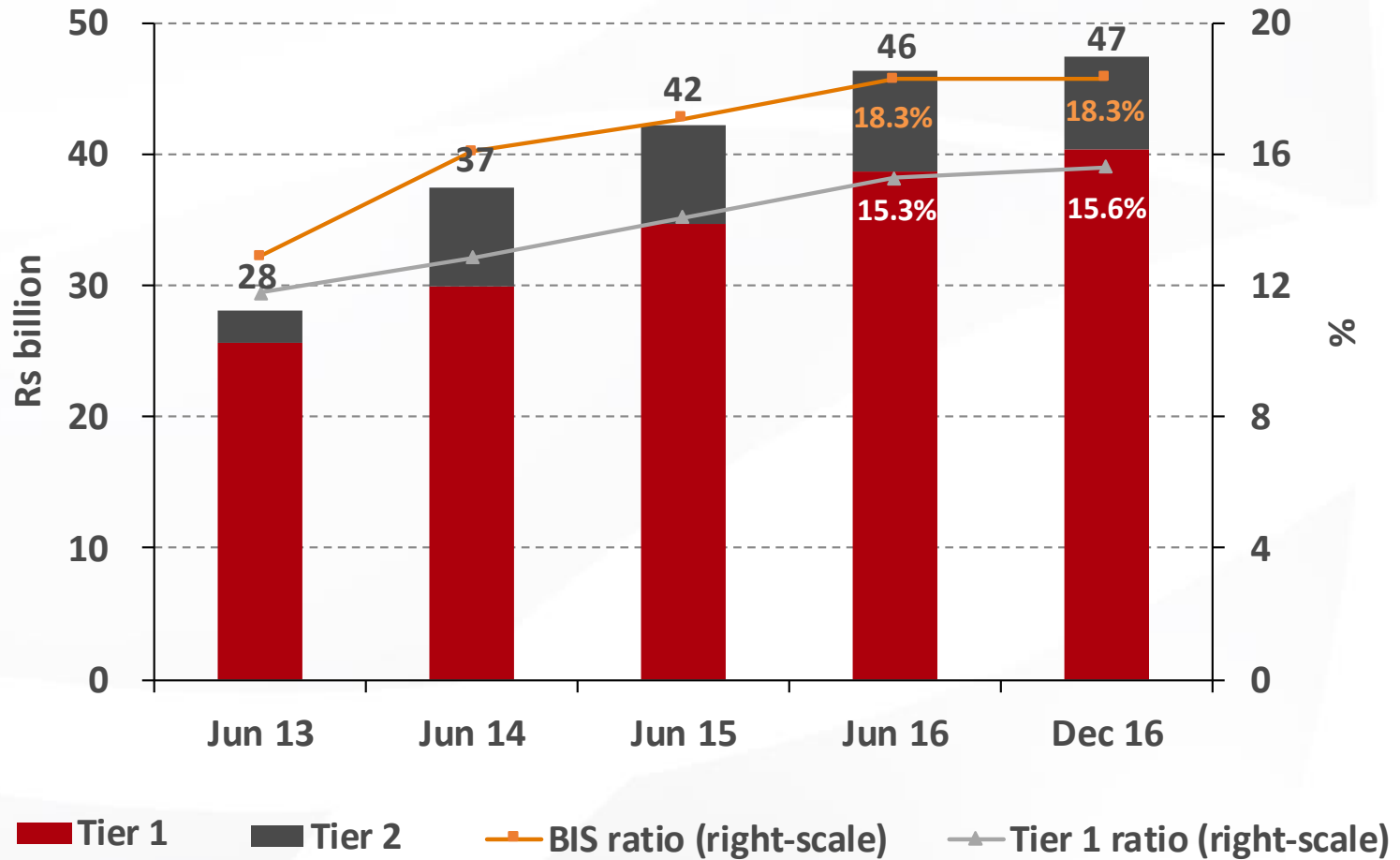


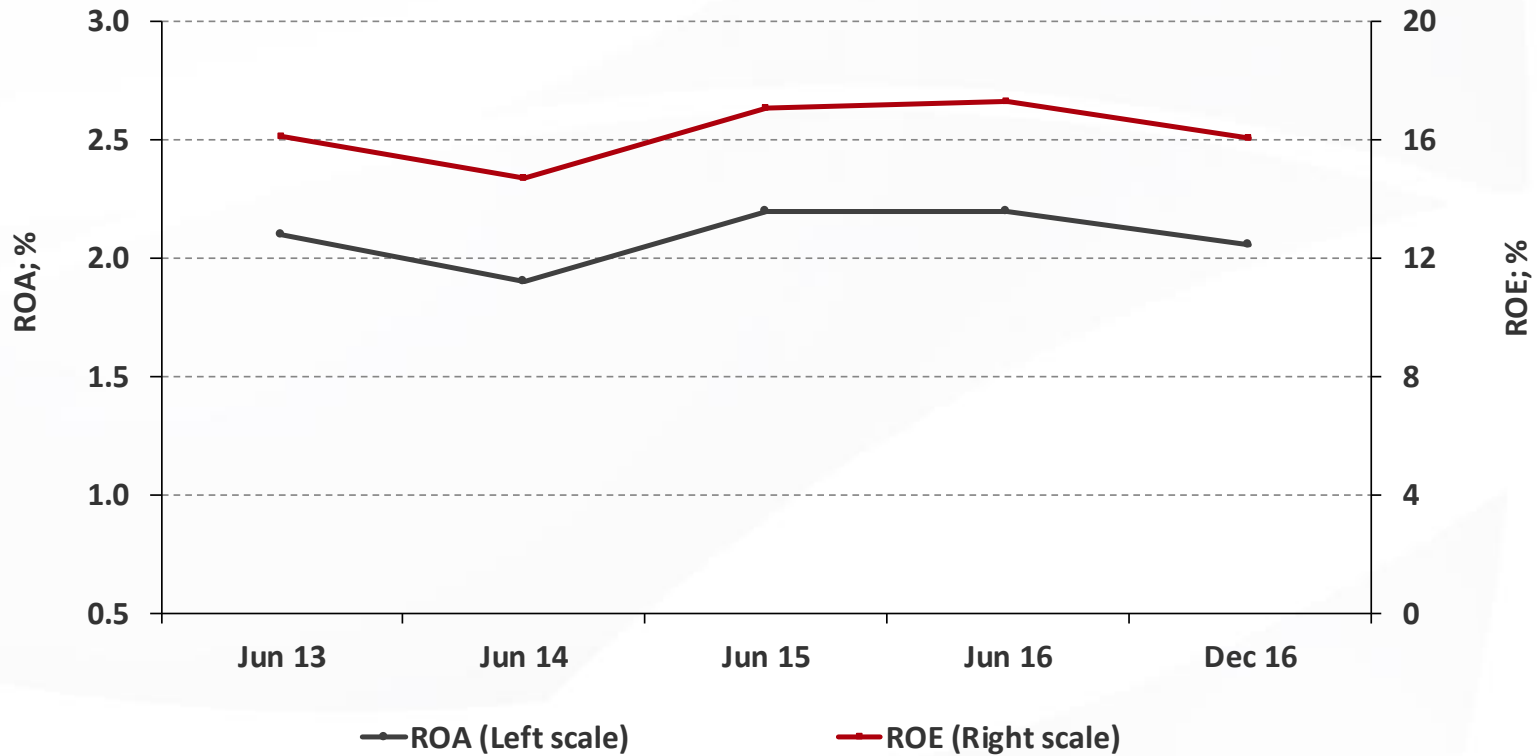
■ MCB Ltd - Segment A

■ MCB Ltd - Segment B

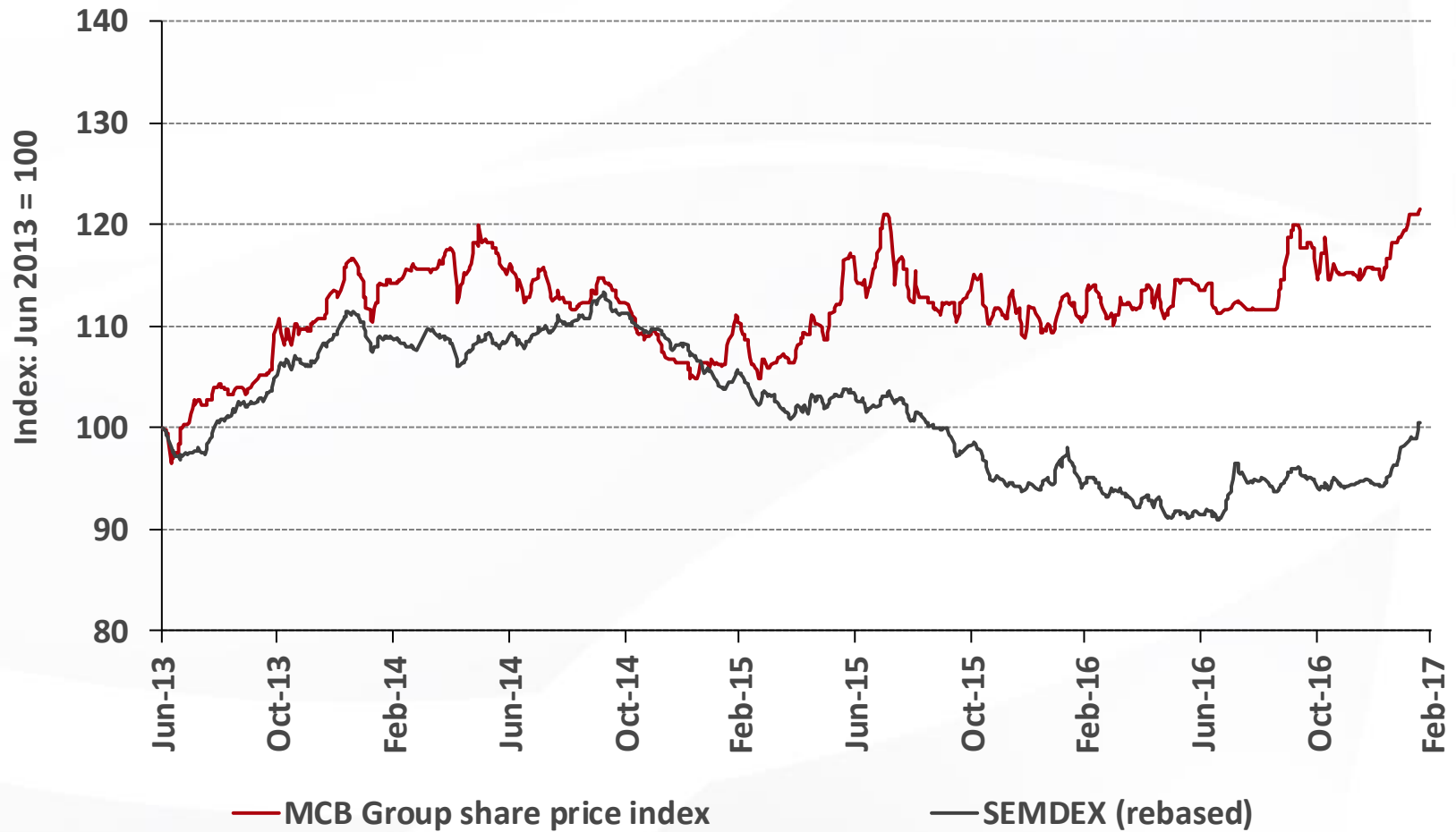
■ Foreign banking subsidiaries & associates

■ Non-banking financial and other investments





Note: Figures for Dec 2016 are annualised



Thank you

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