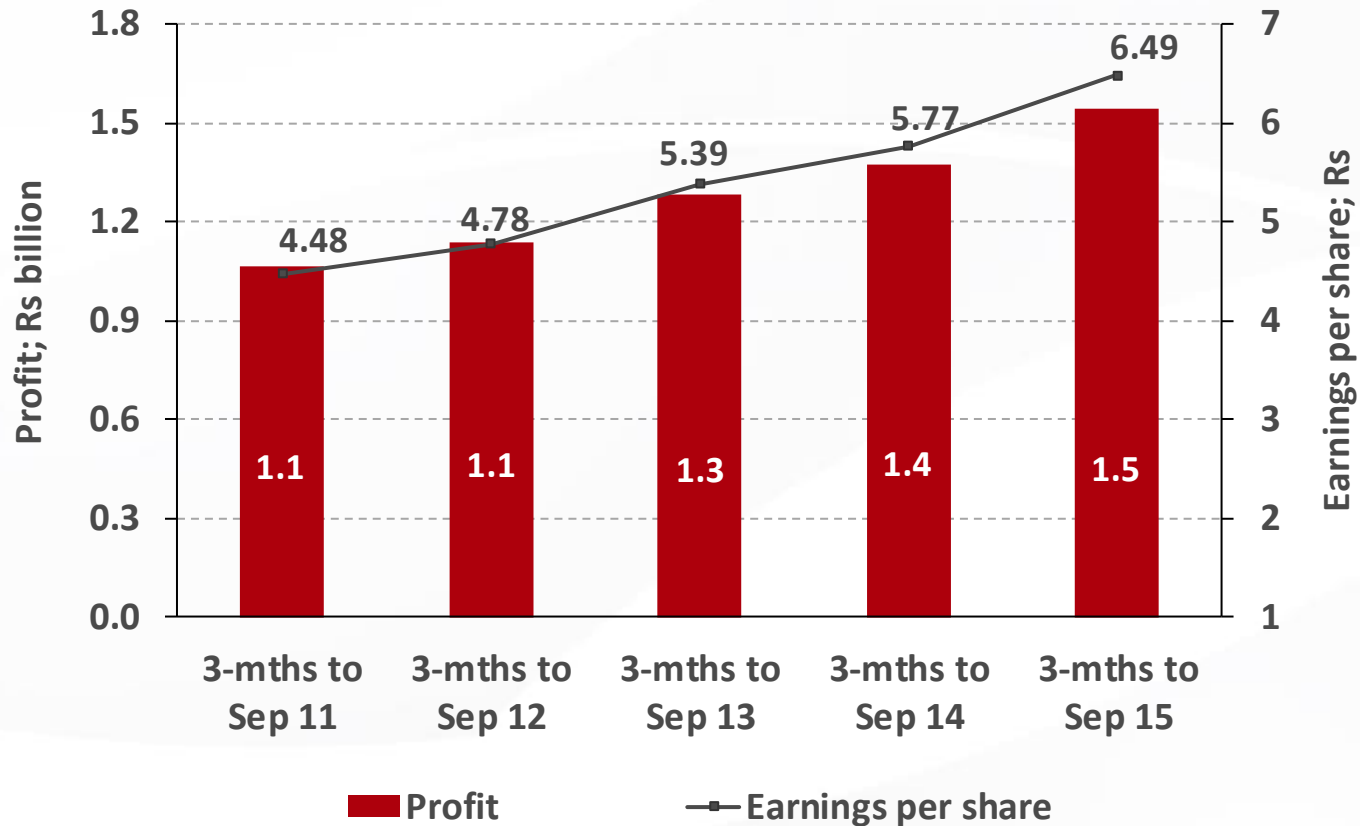


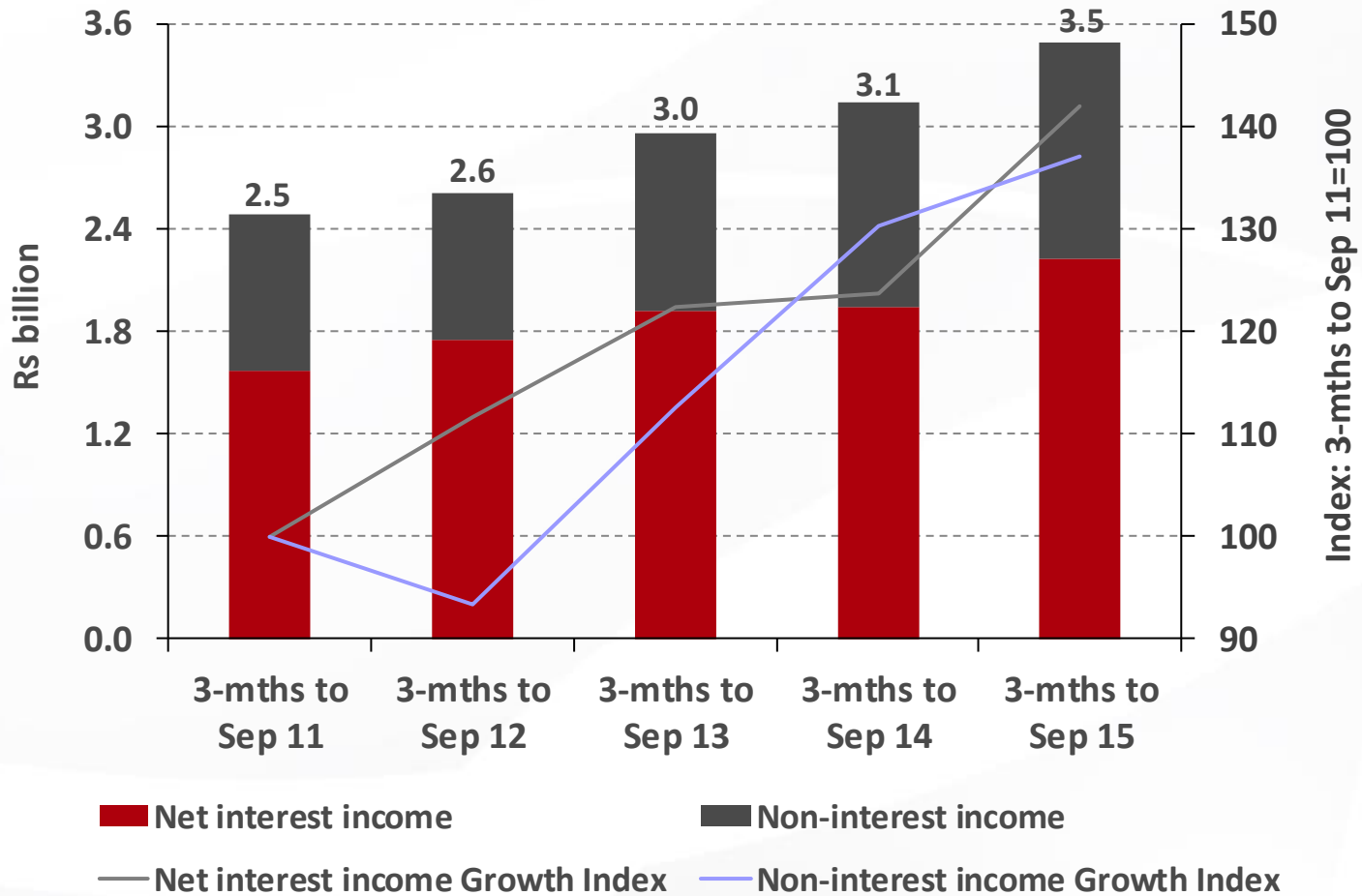


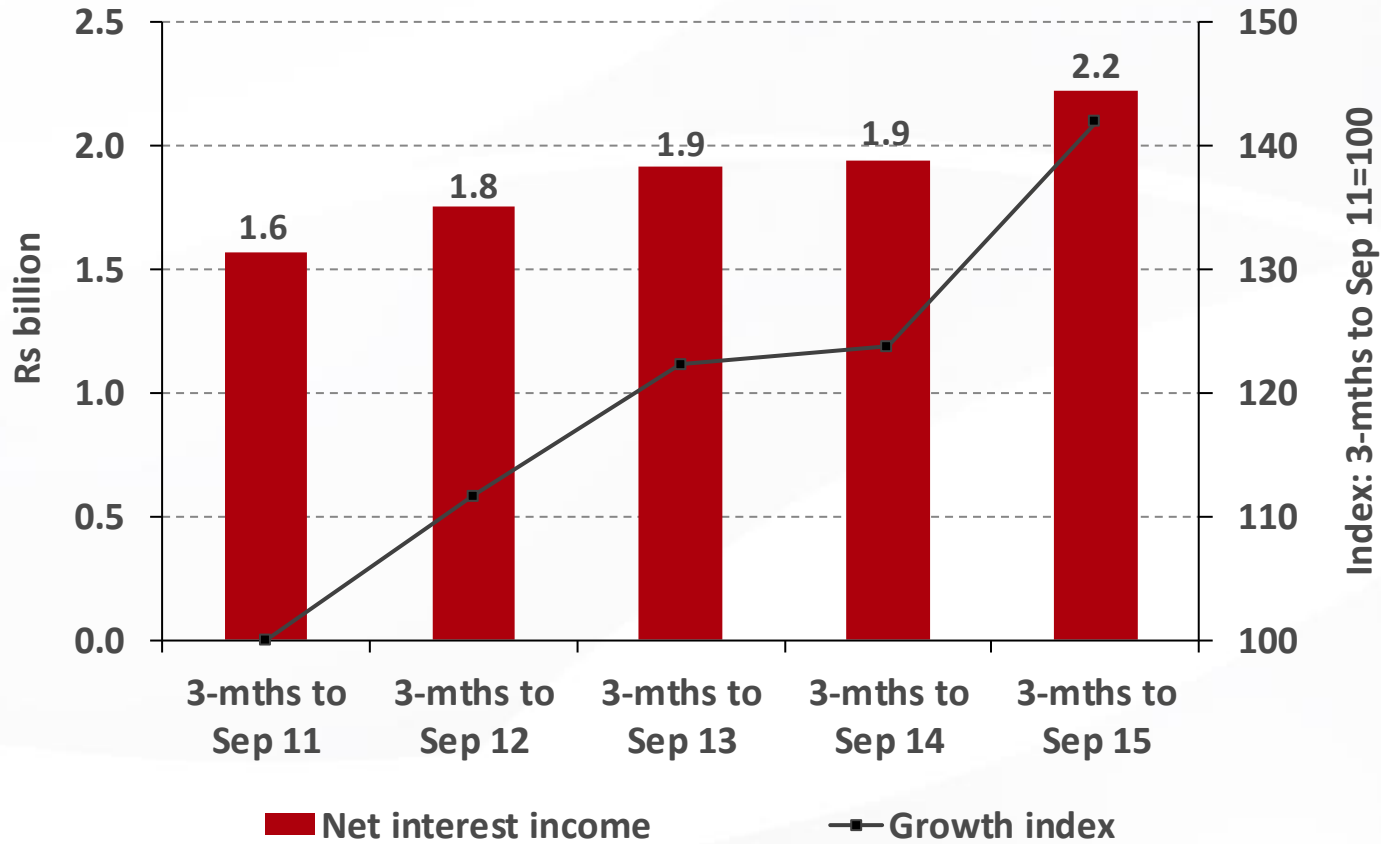
Everyday, we will help make something happen

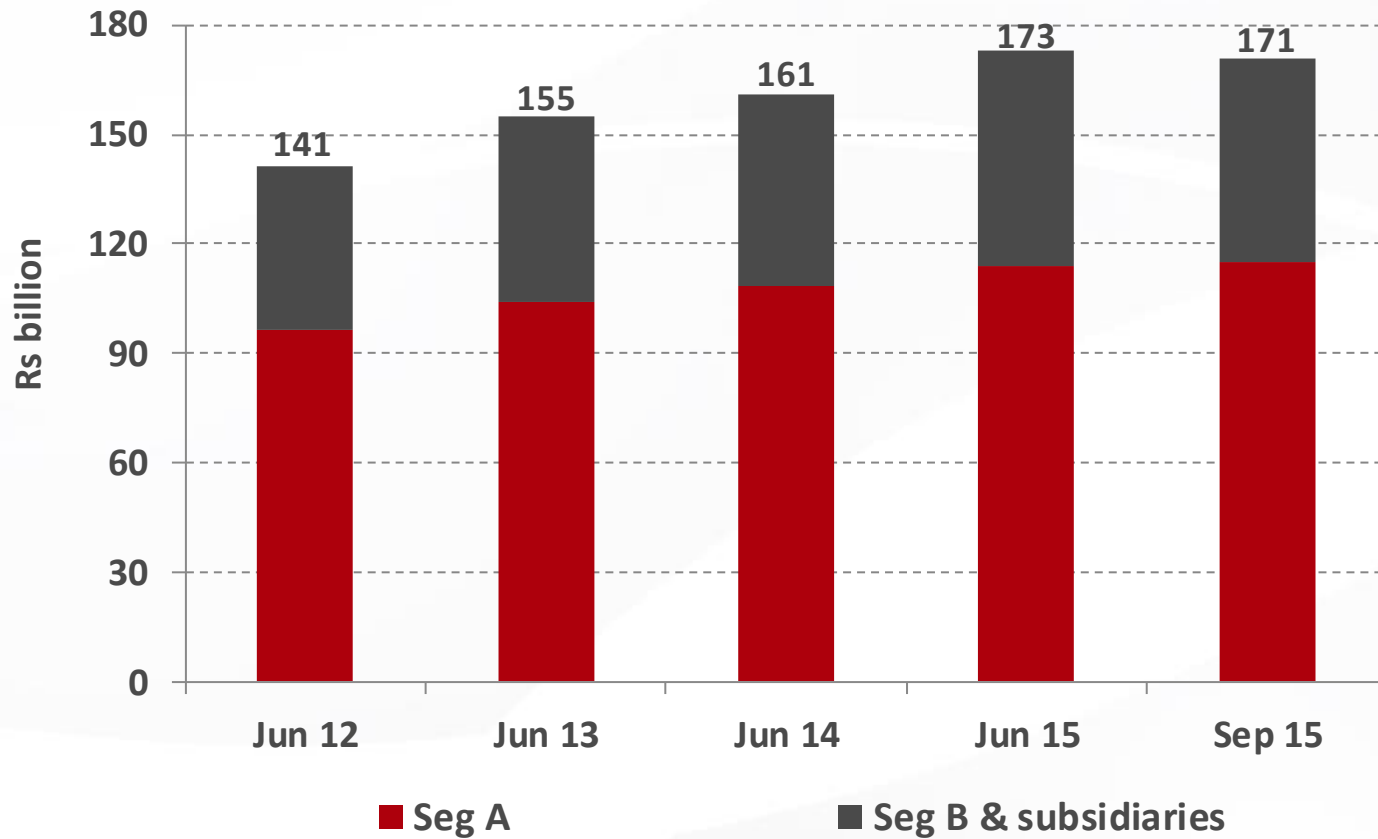
**First Quarter results for FY 2015/16 –
Earnings call presentation**

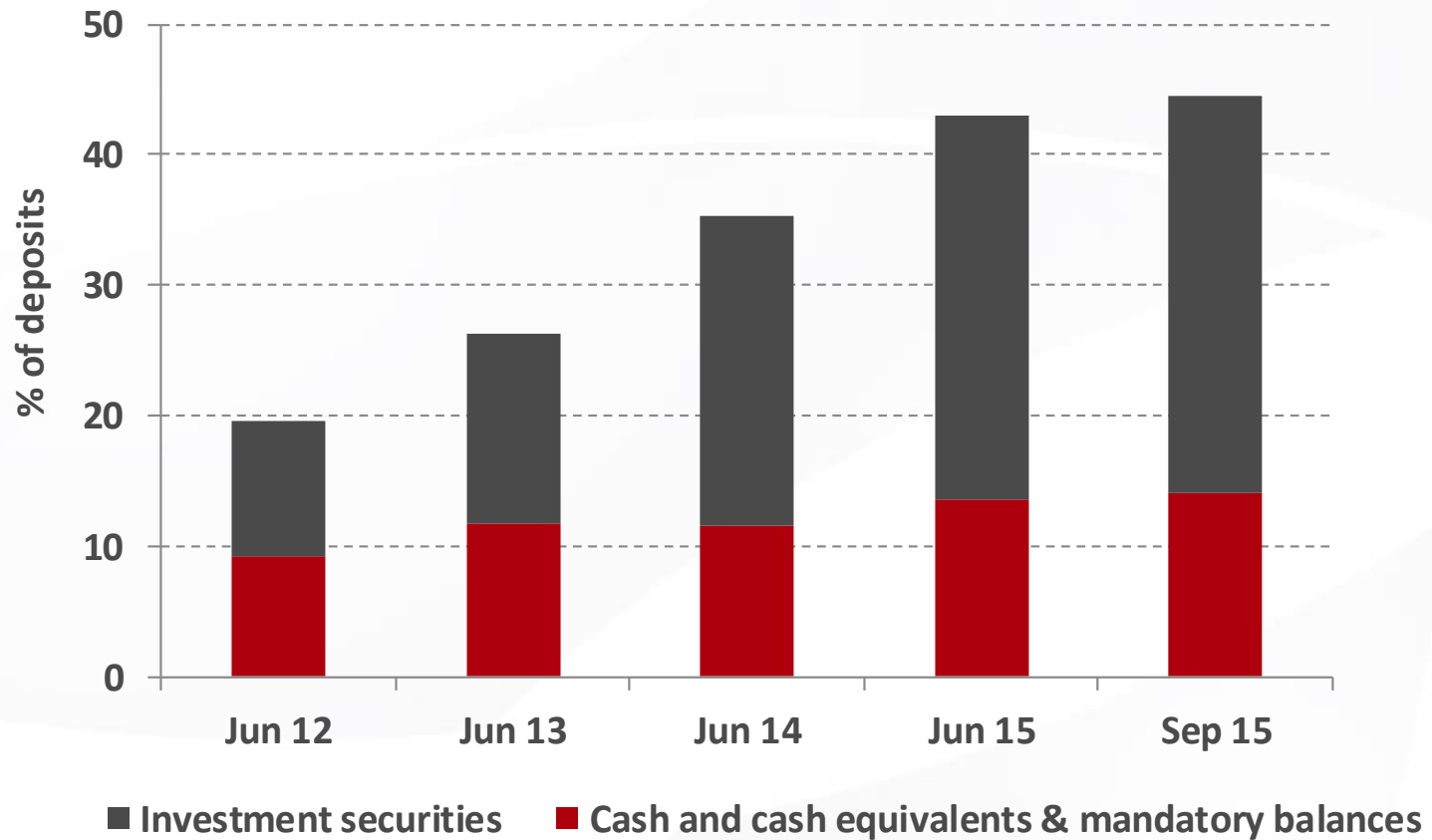
19 November 2015

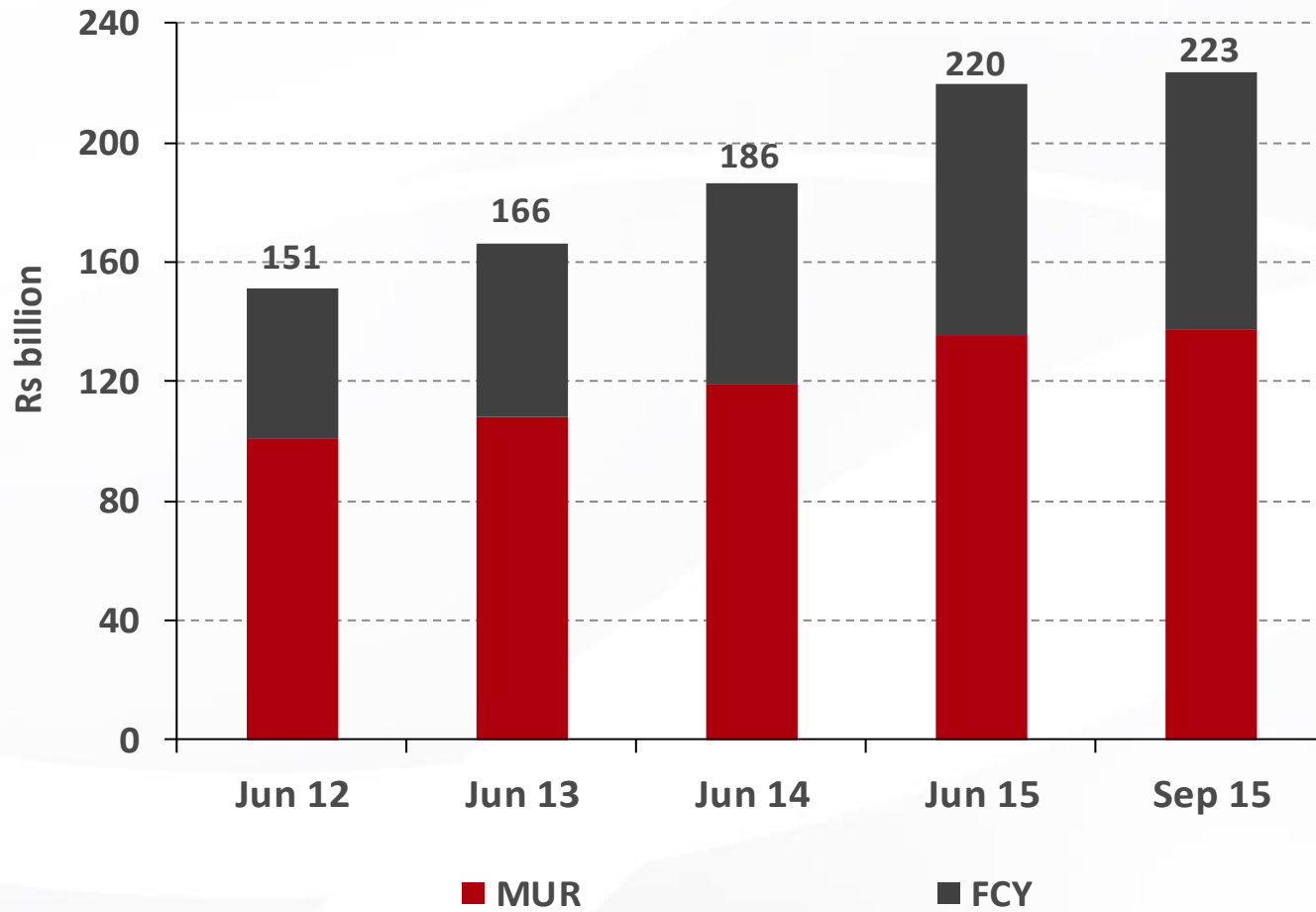


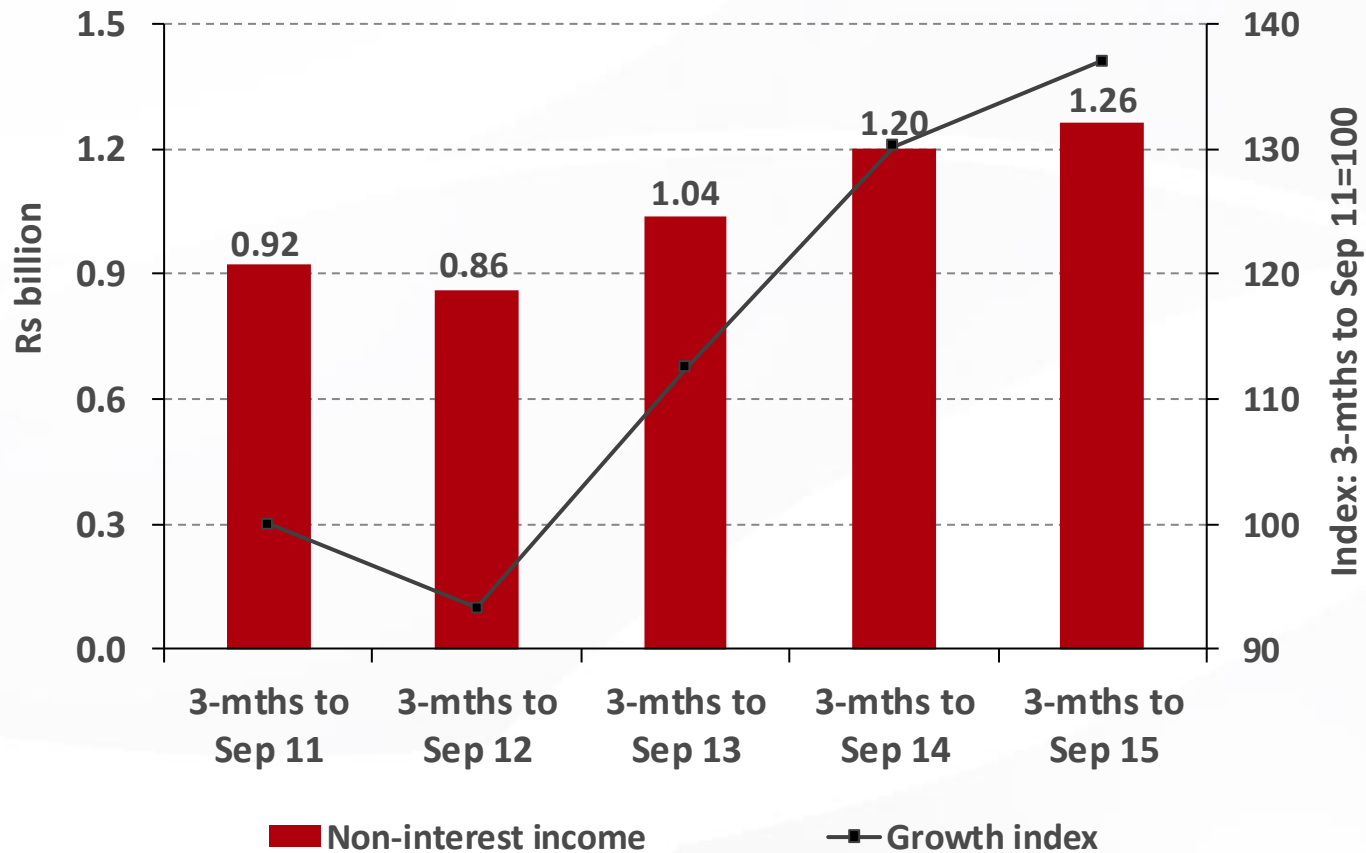




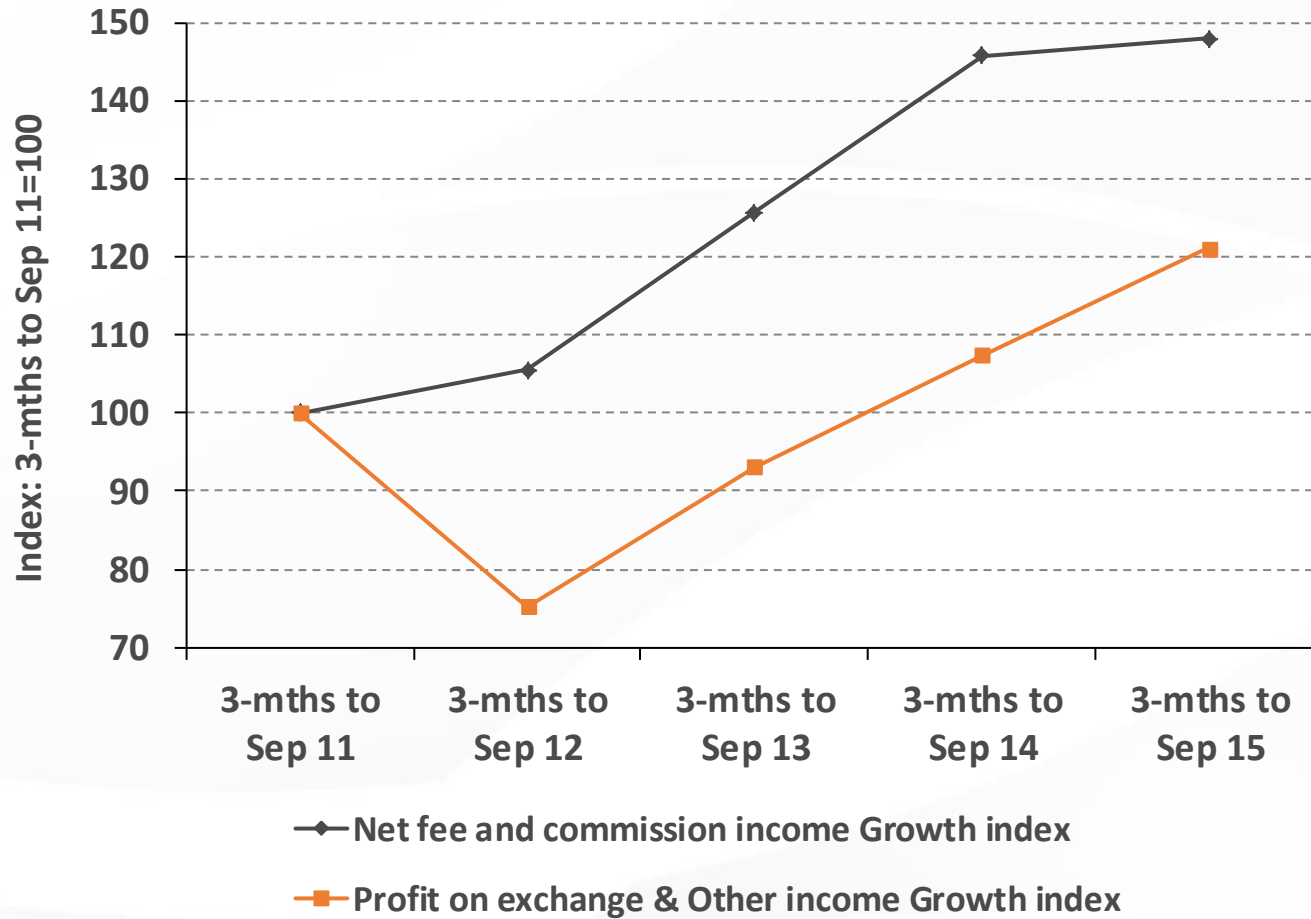




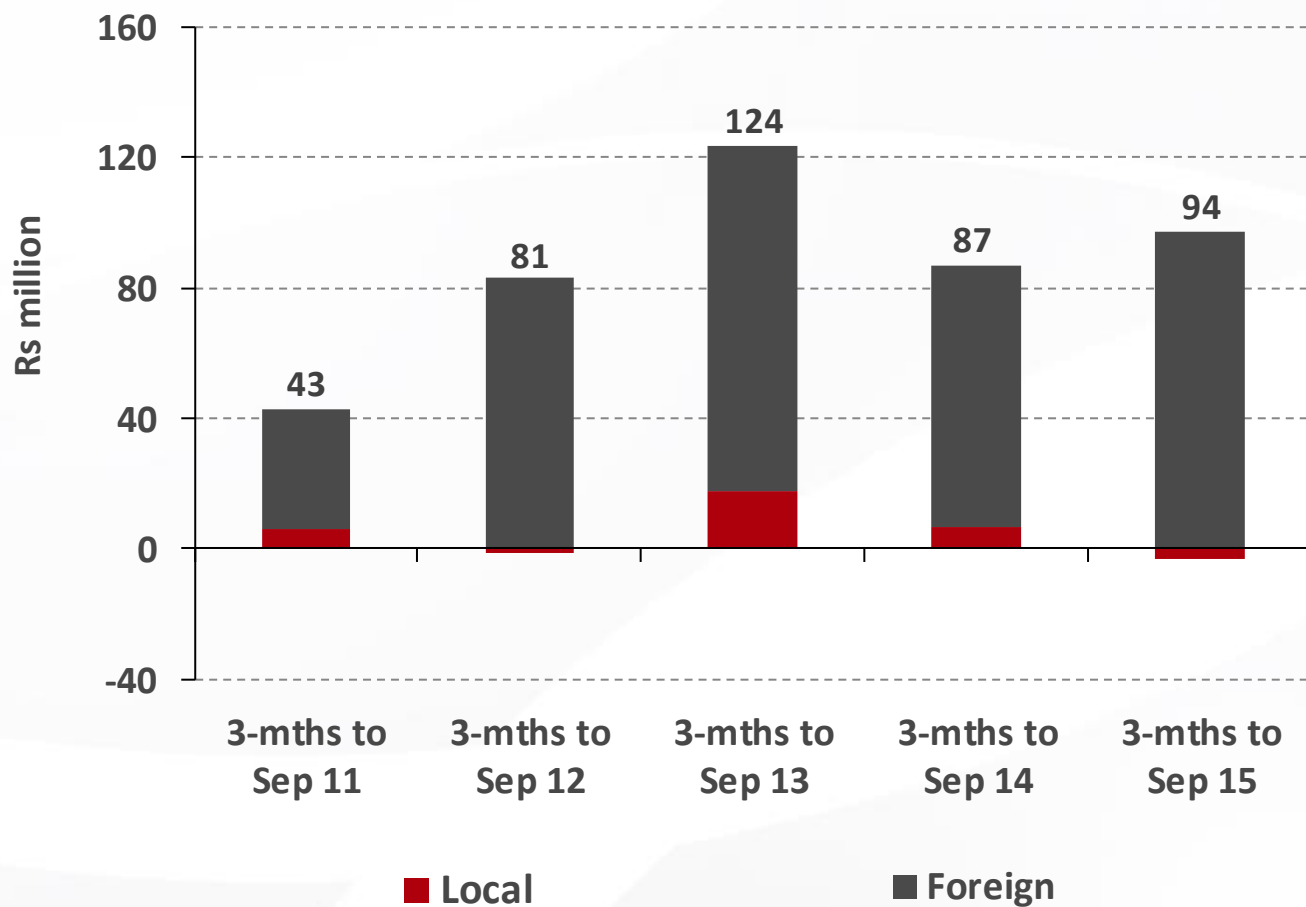


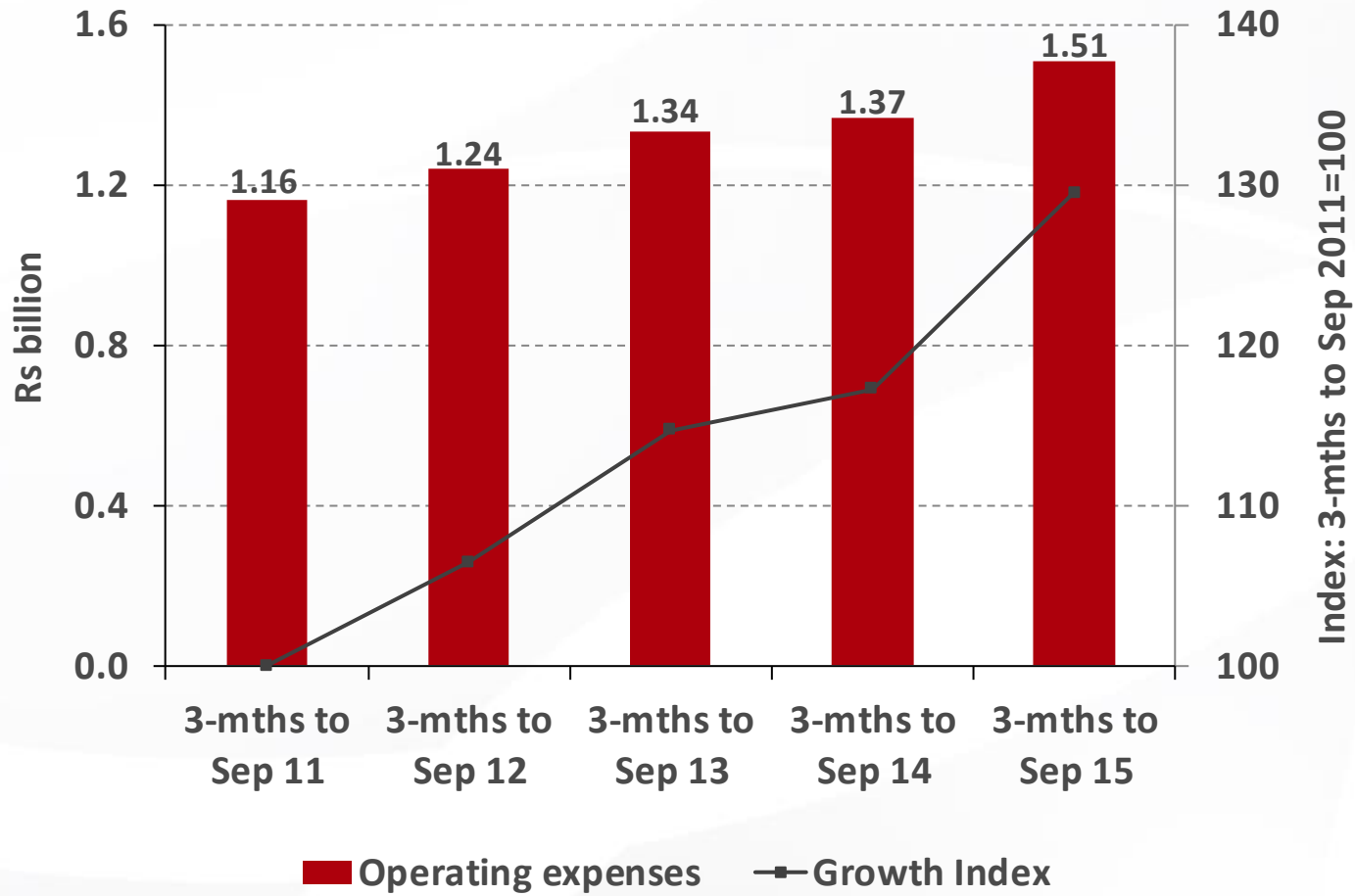


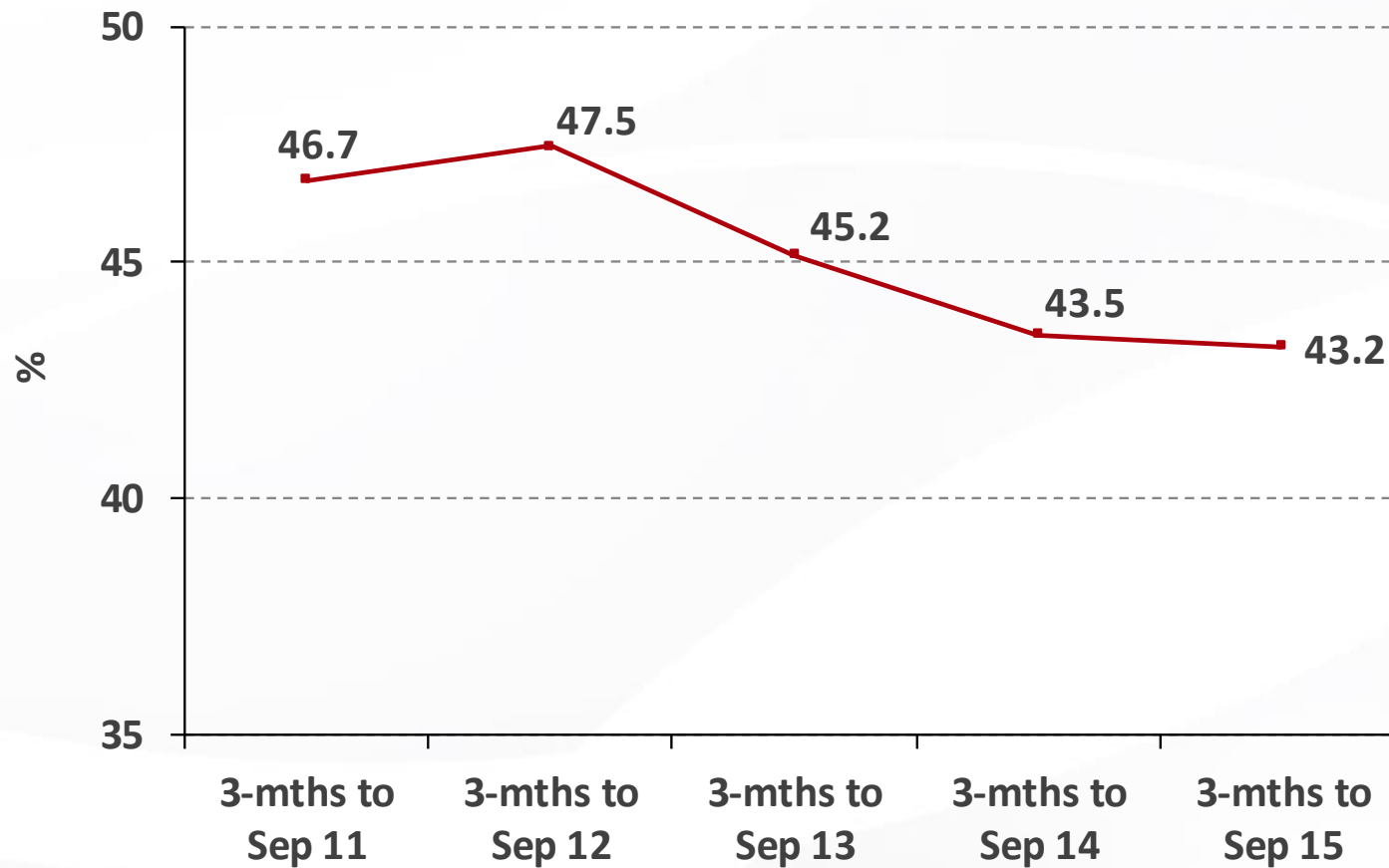
Note: Non-interest income excludes share of profit of associates

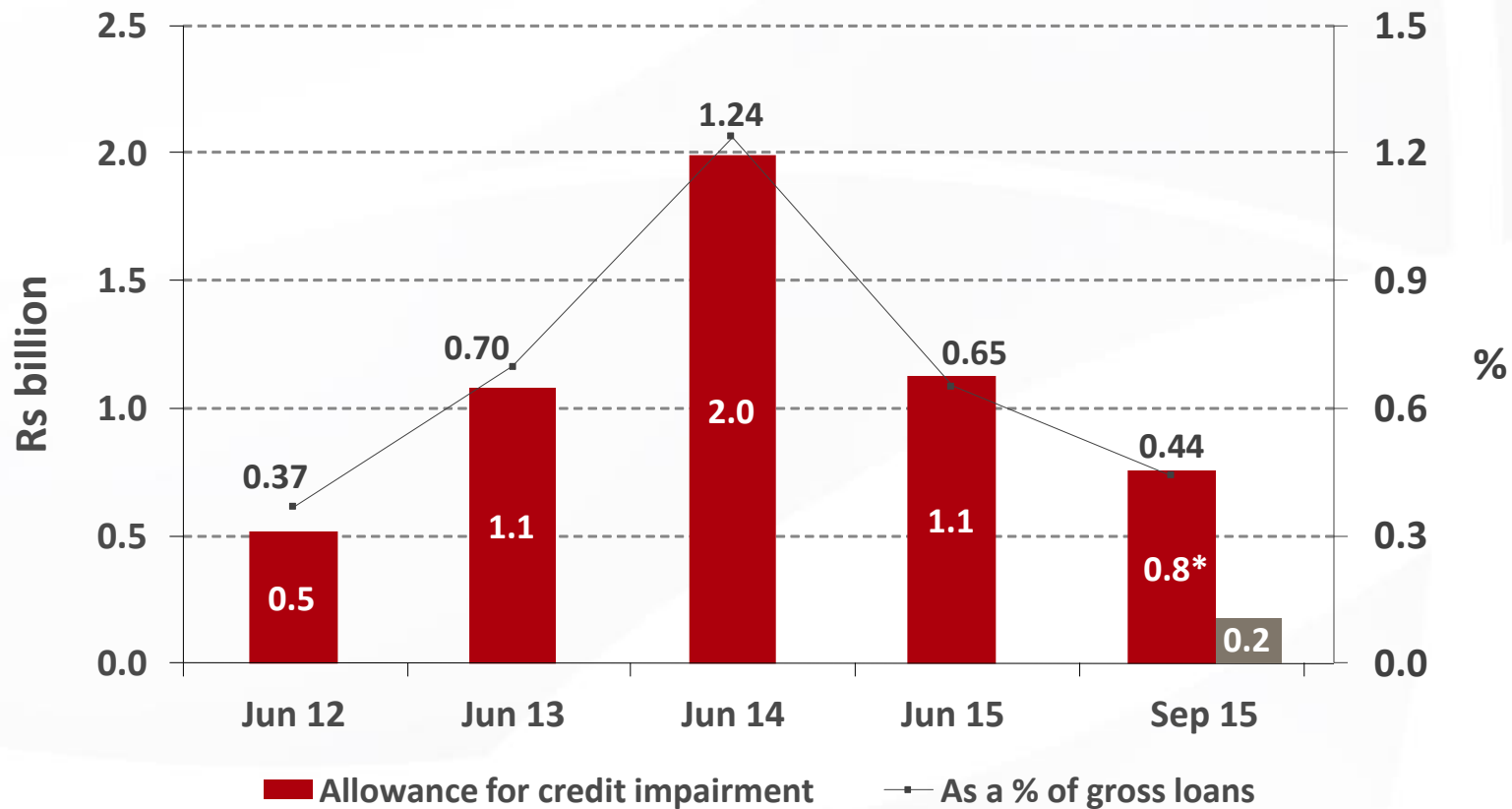


Note: Non-interest income excludes share of profit of associates

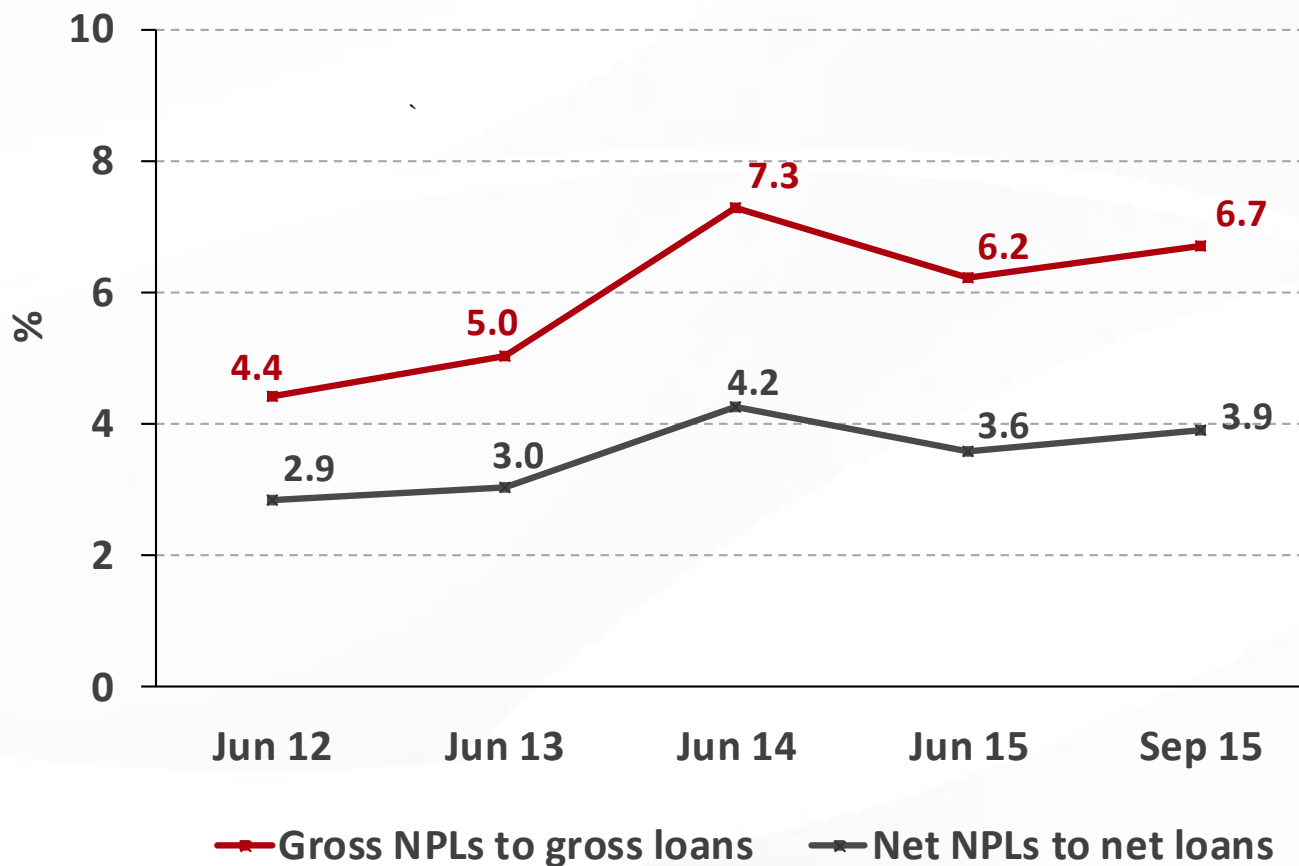


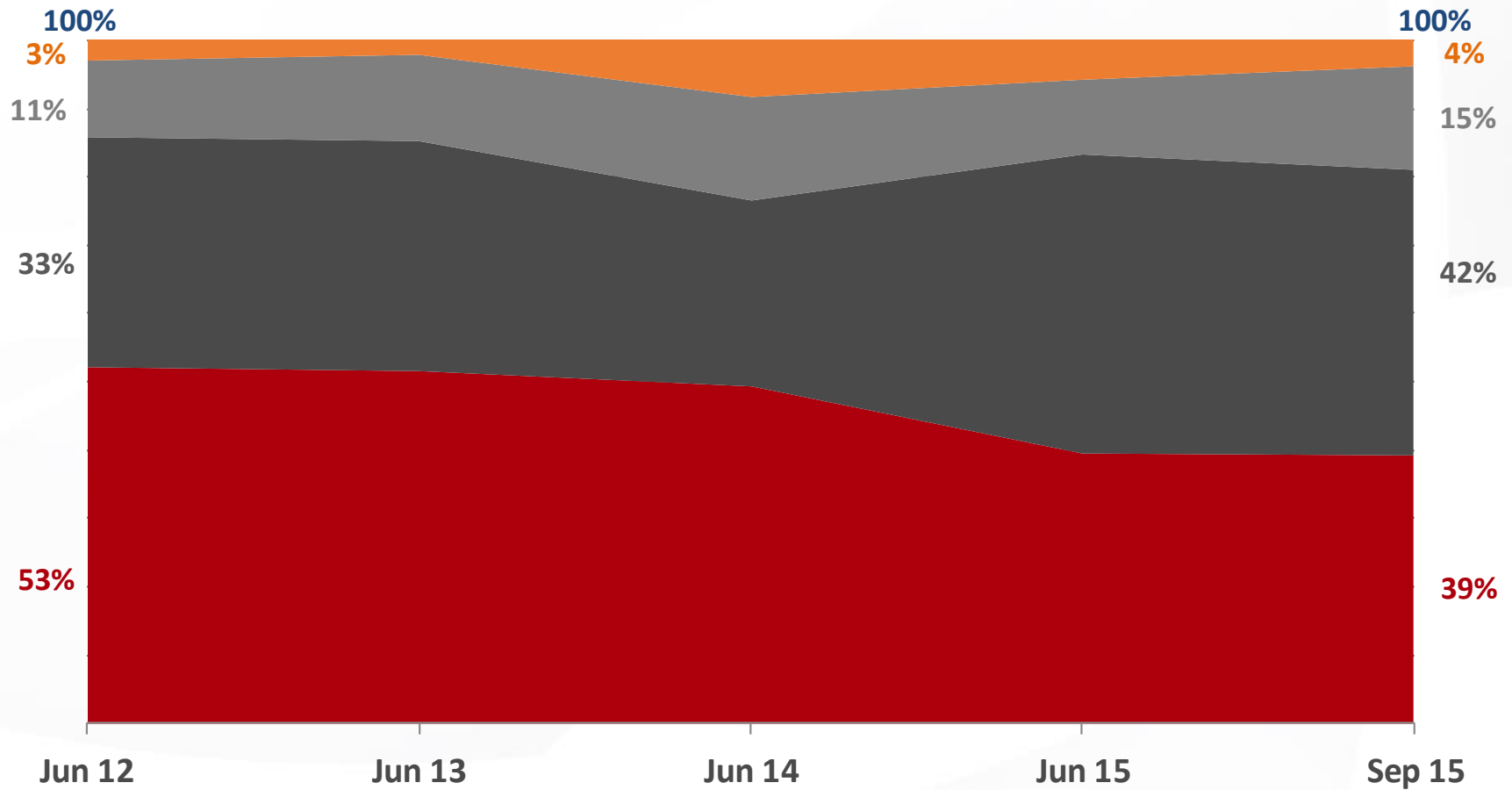




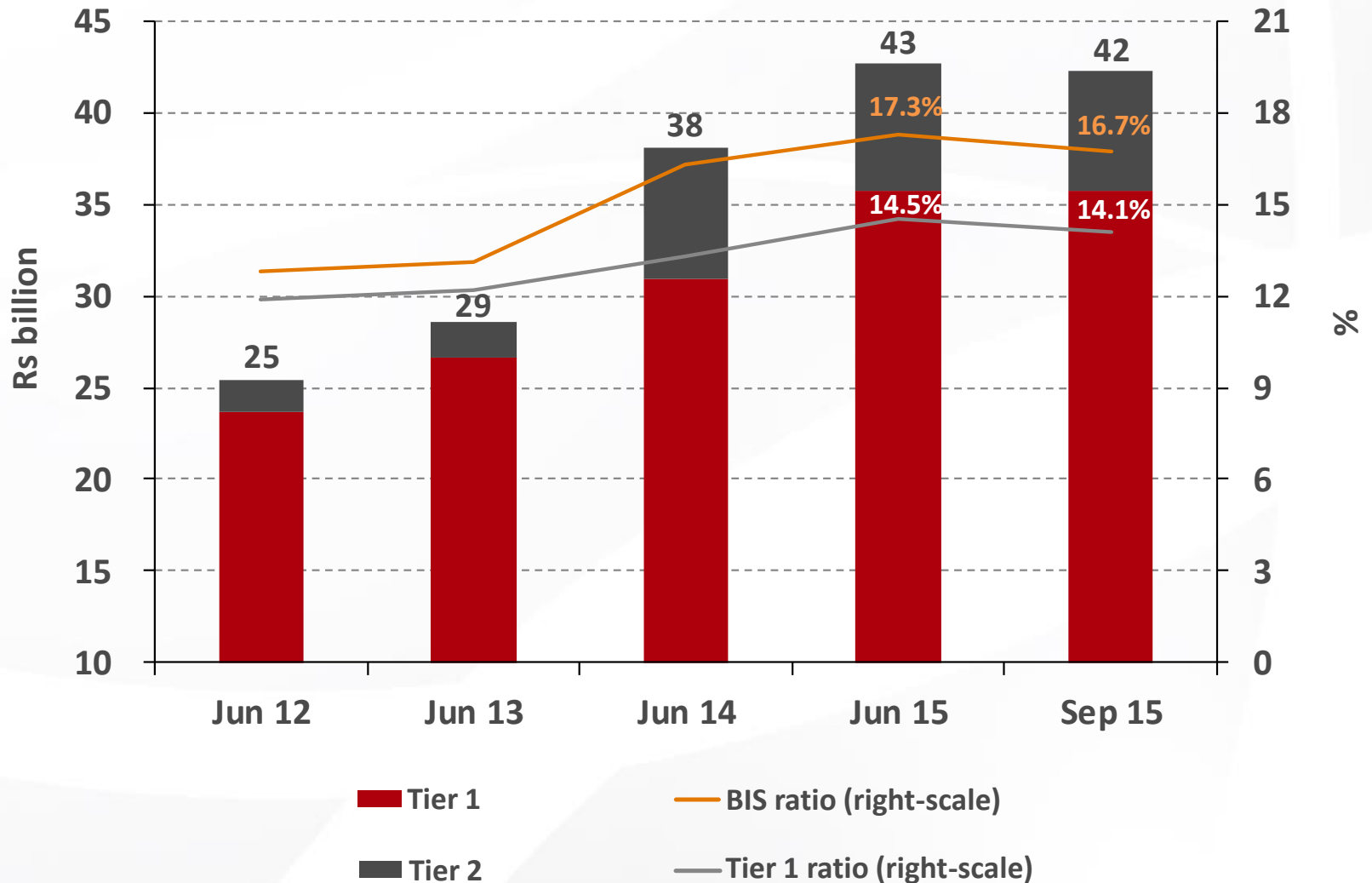


* Annualised figure





- MCB Ltd - Segment A
- MCB Ltd - Segment B
- Overseas banking subsidiaries & associate
- Non-banking financial and other investments



Note: Capital adequacy figures for June 2014, June 2015 & September 2015 are based on Basel III

Thank you

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