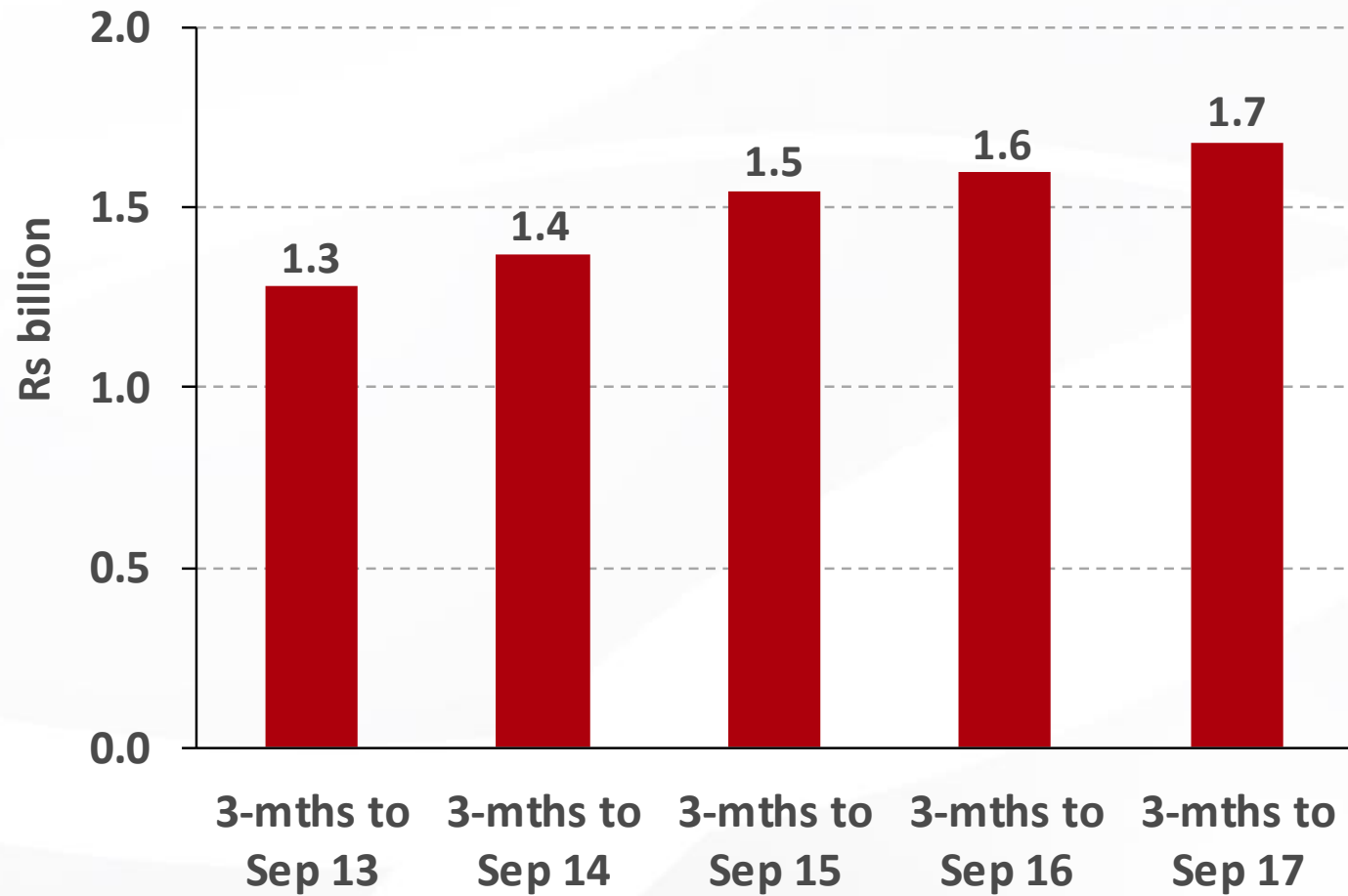


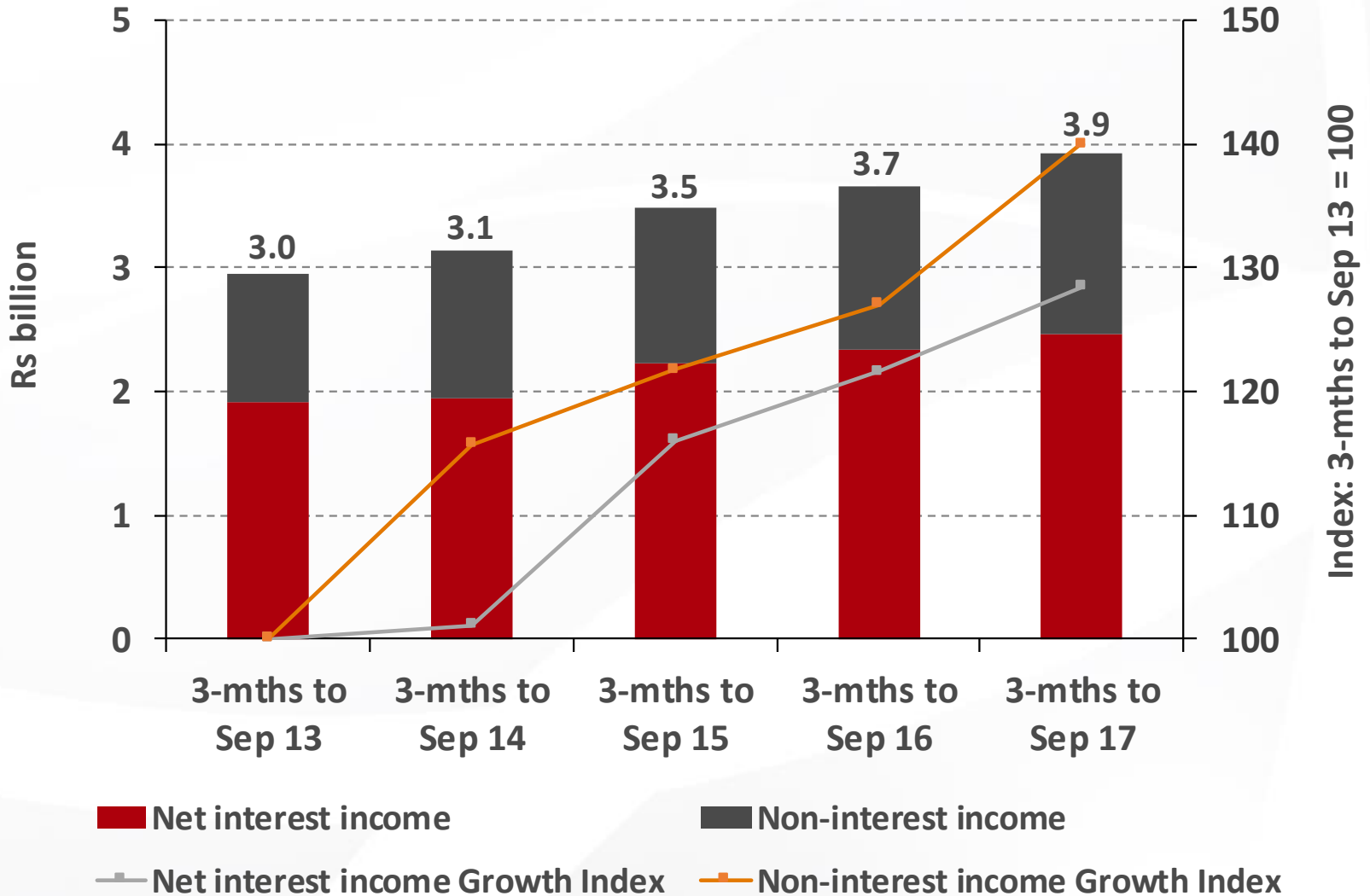


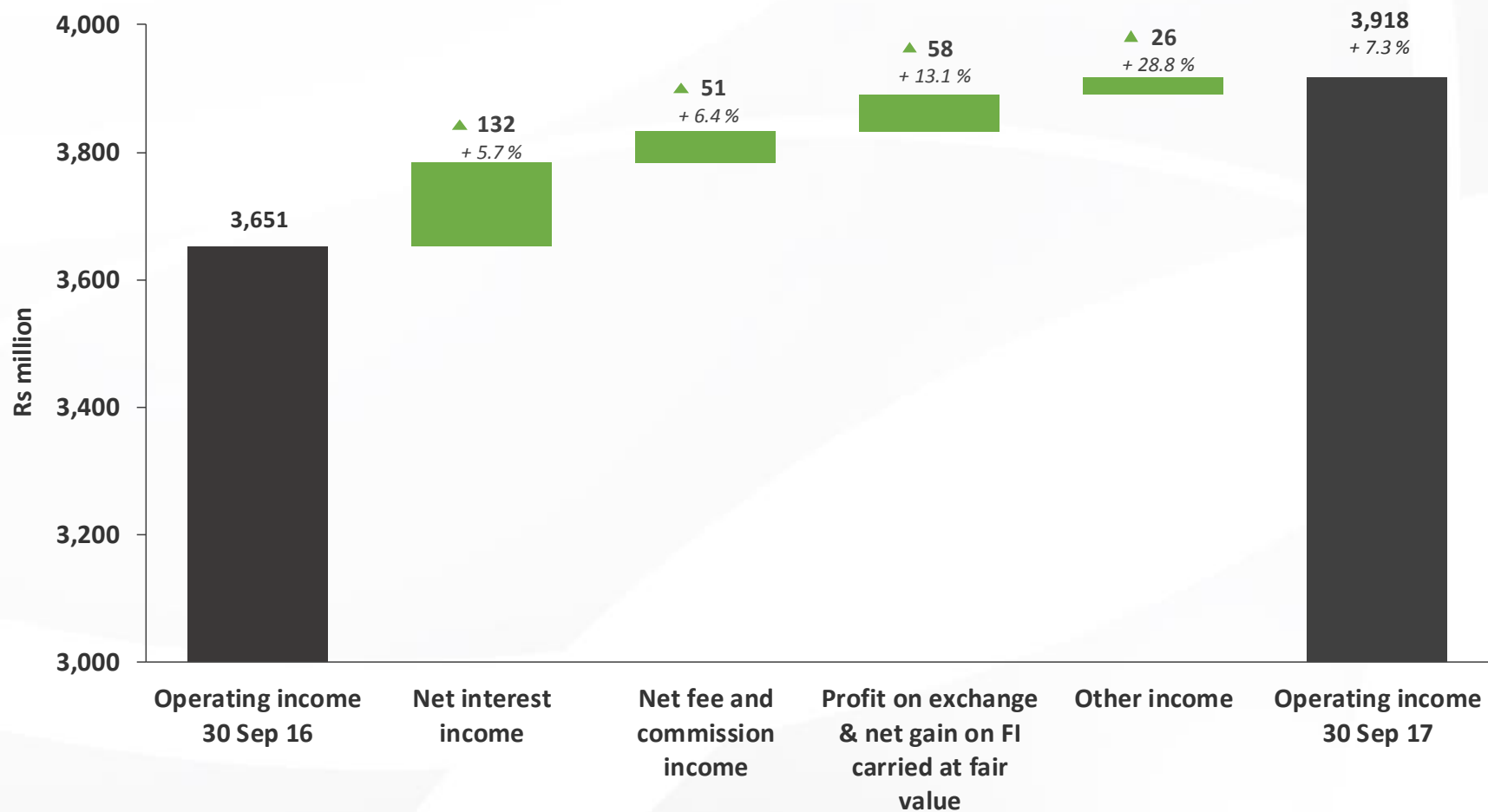
Everyday, we will help make something happen

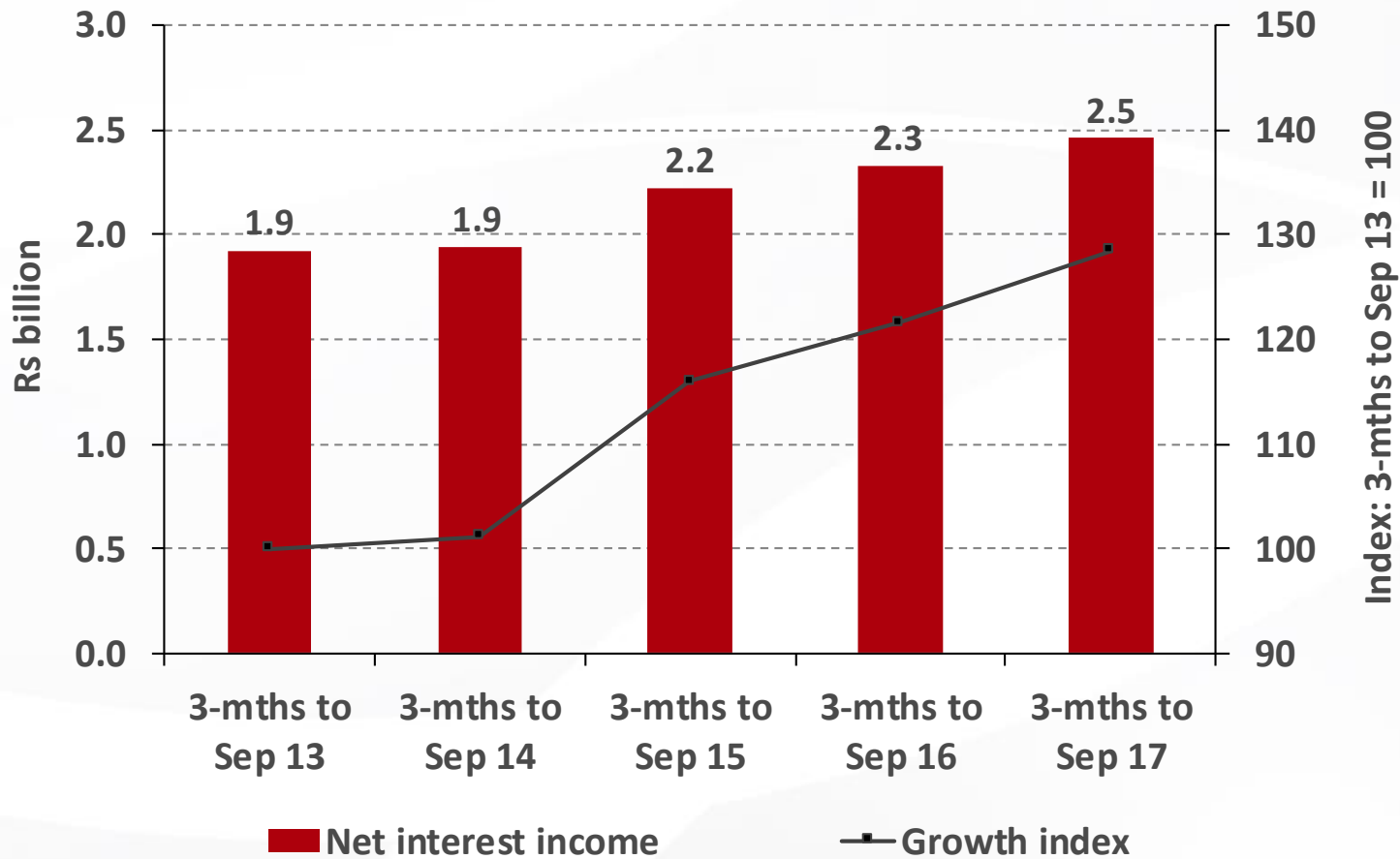
**First quarter results for FY 2017/18 –  
Earnings call presentation**

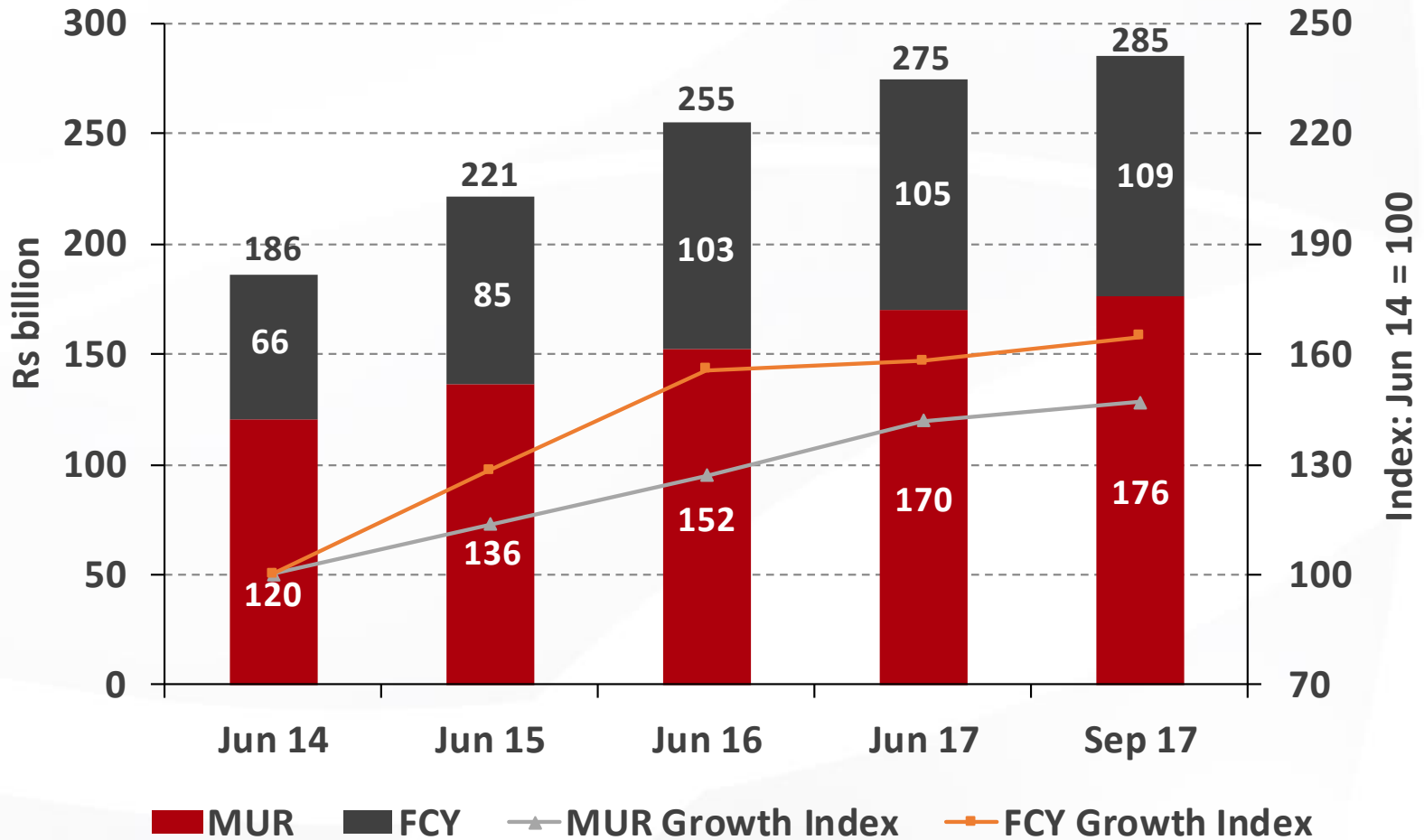
21 November 2017

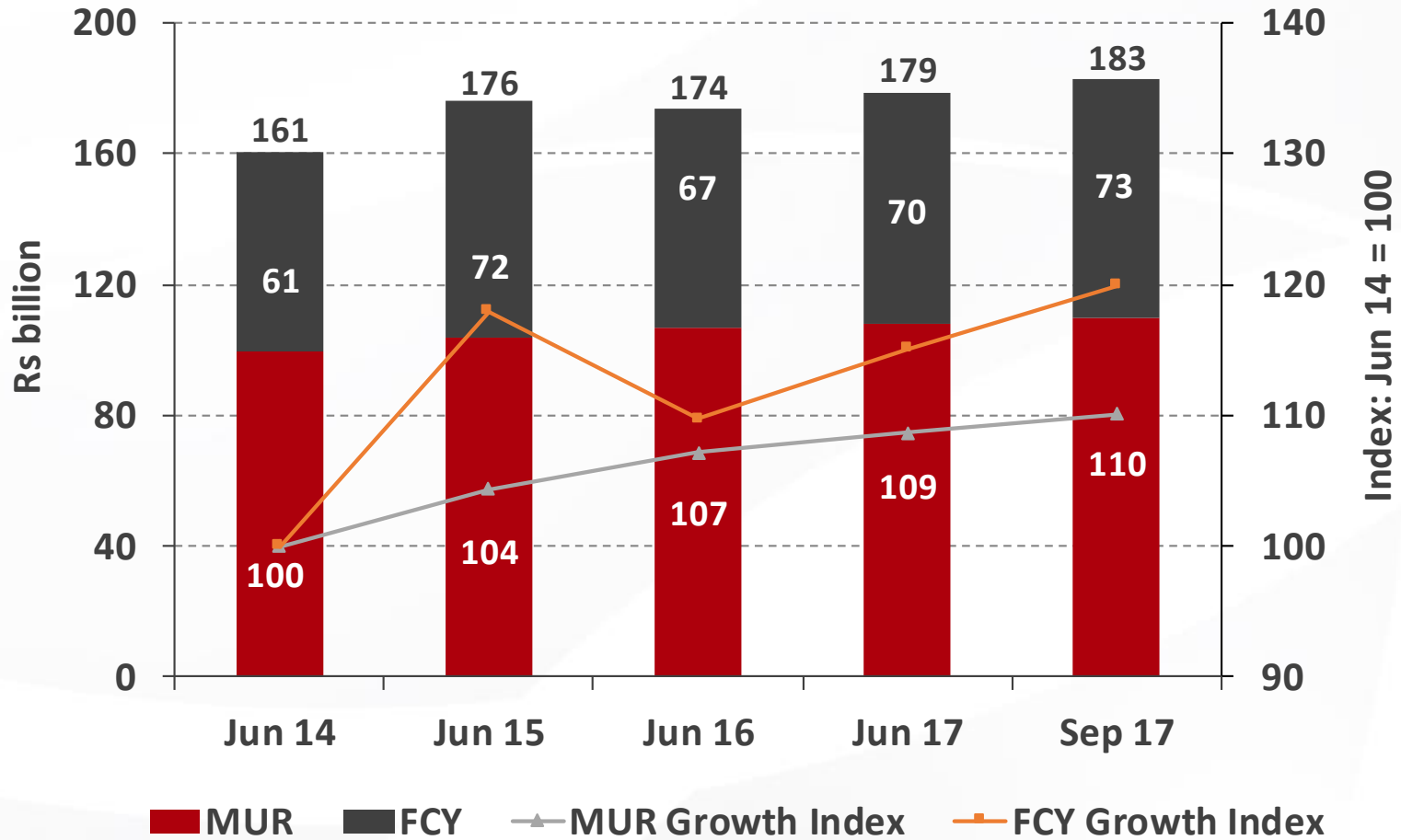


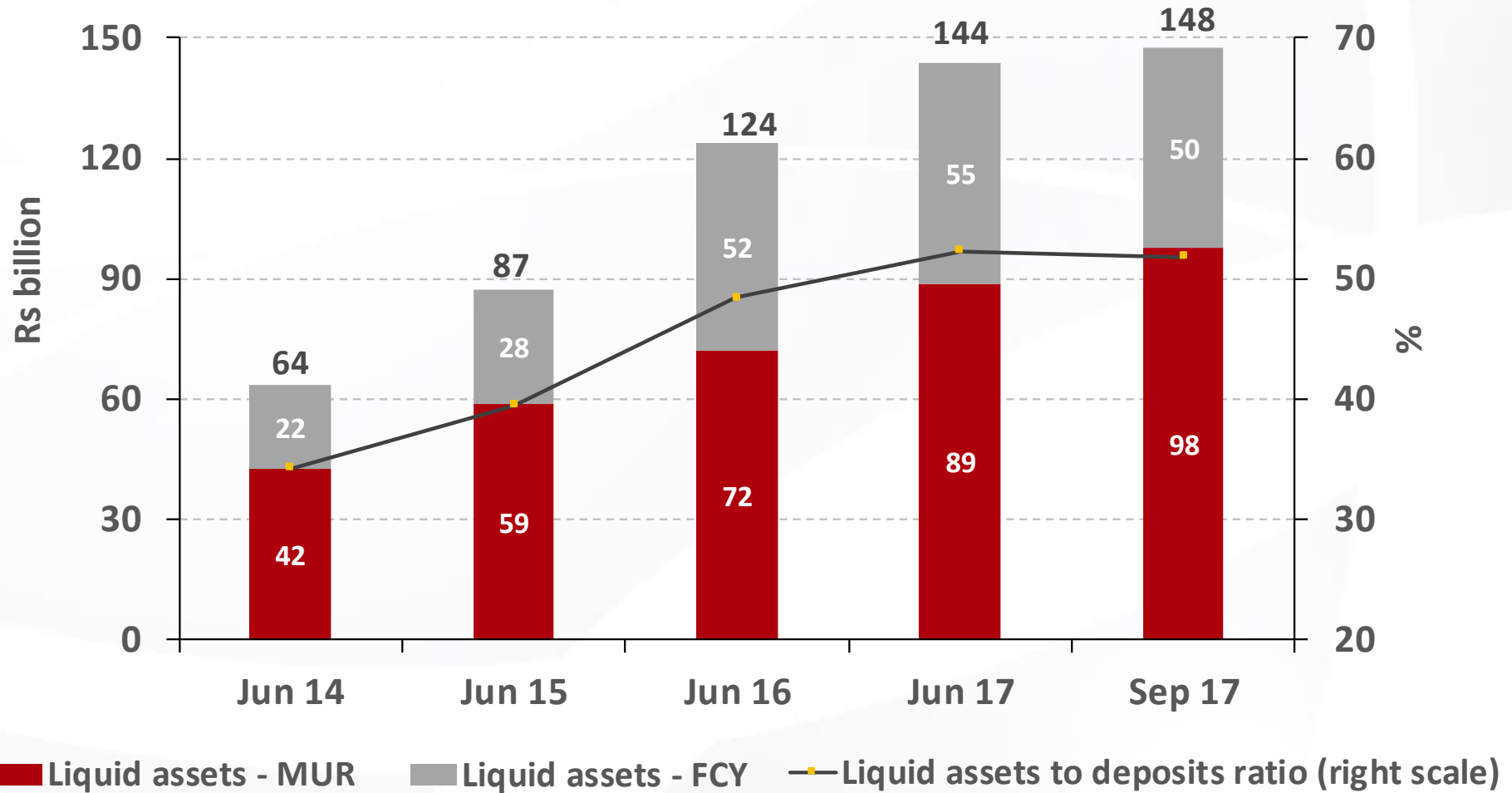




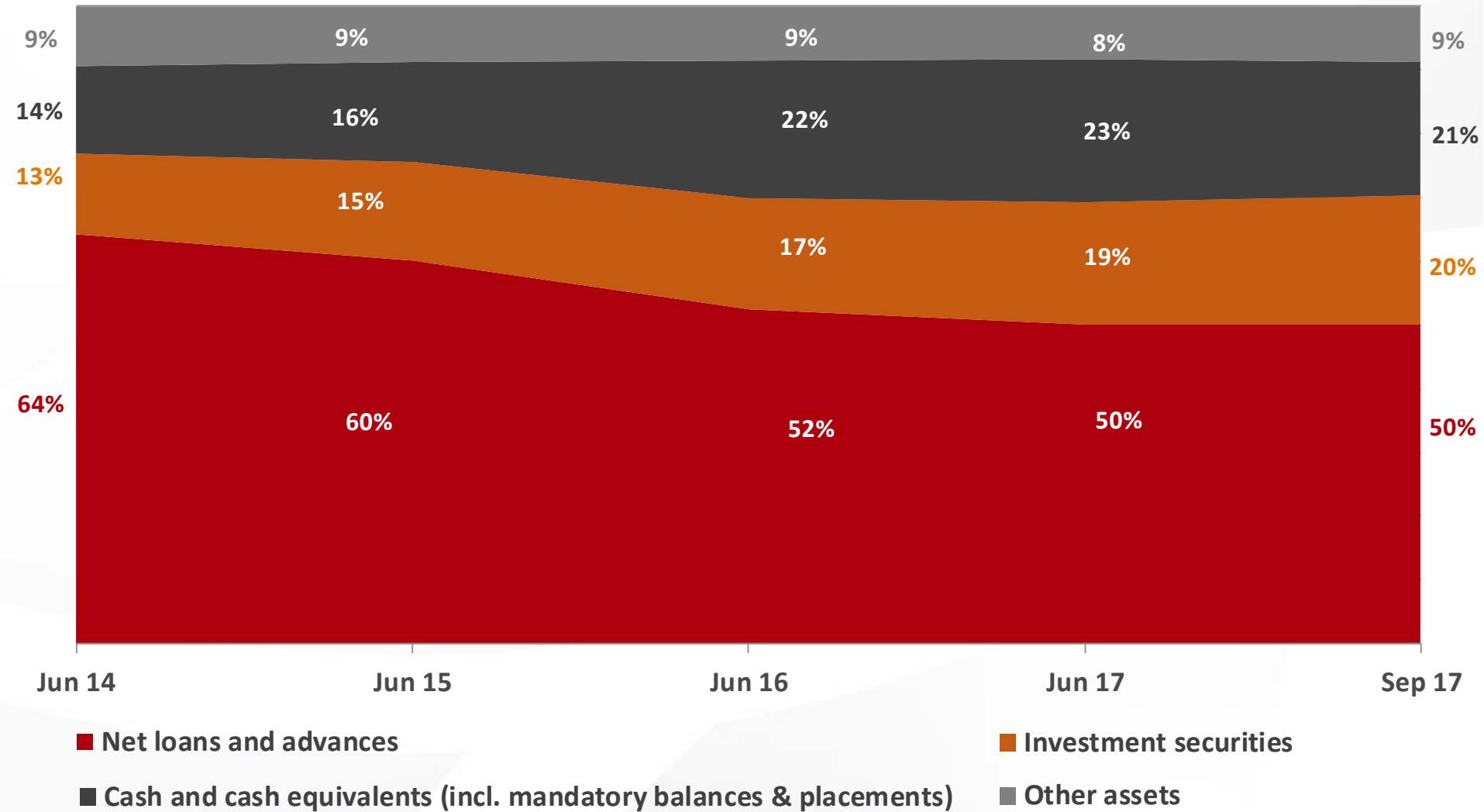




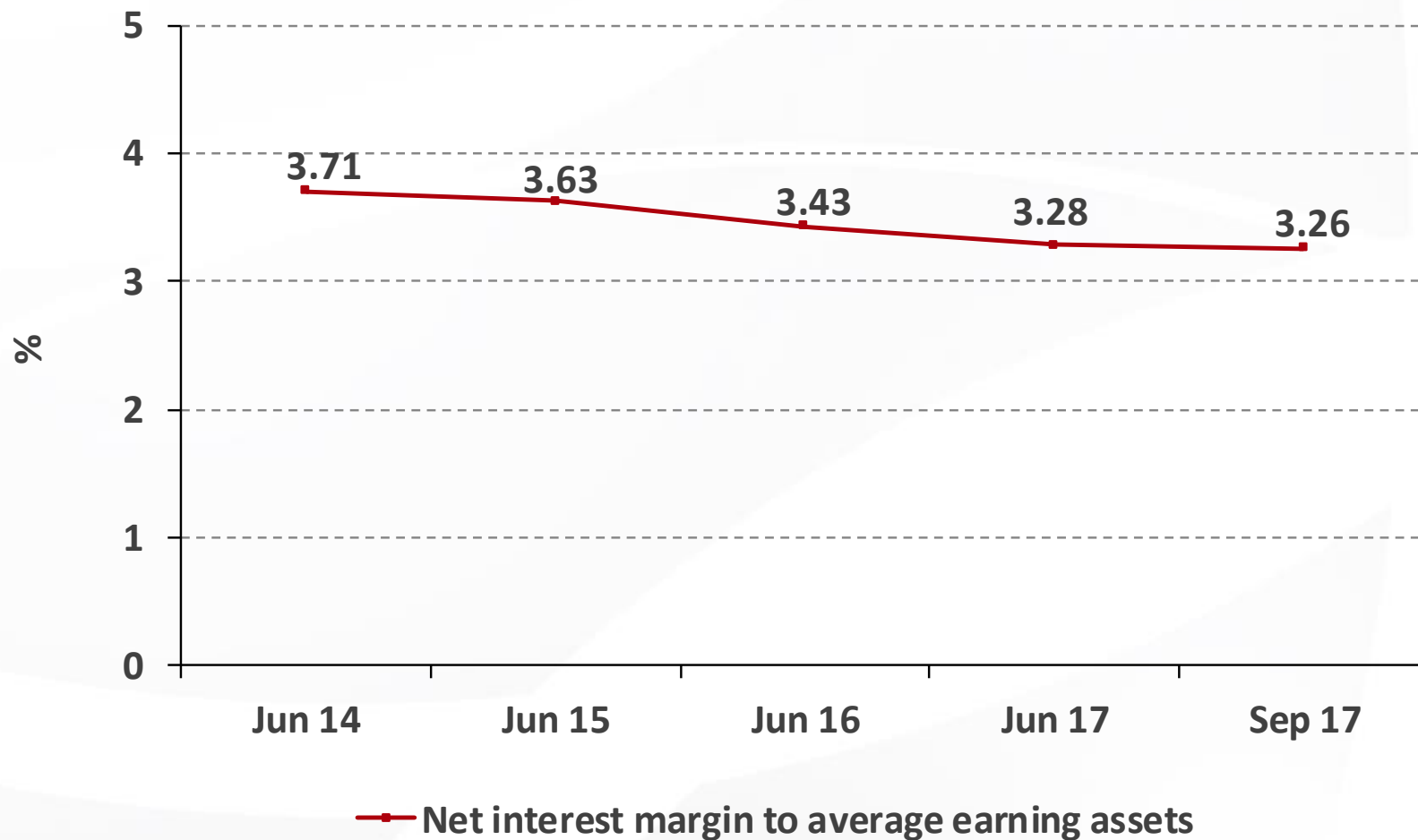


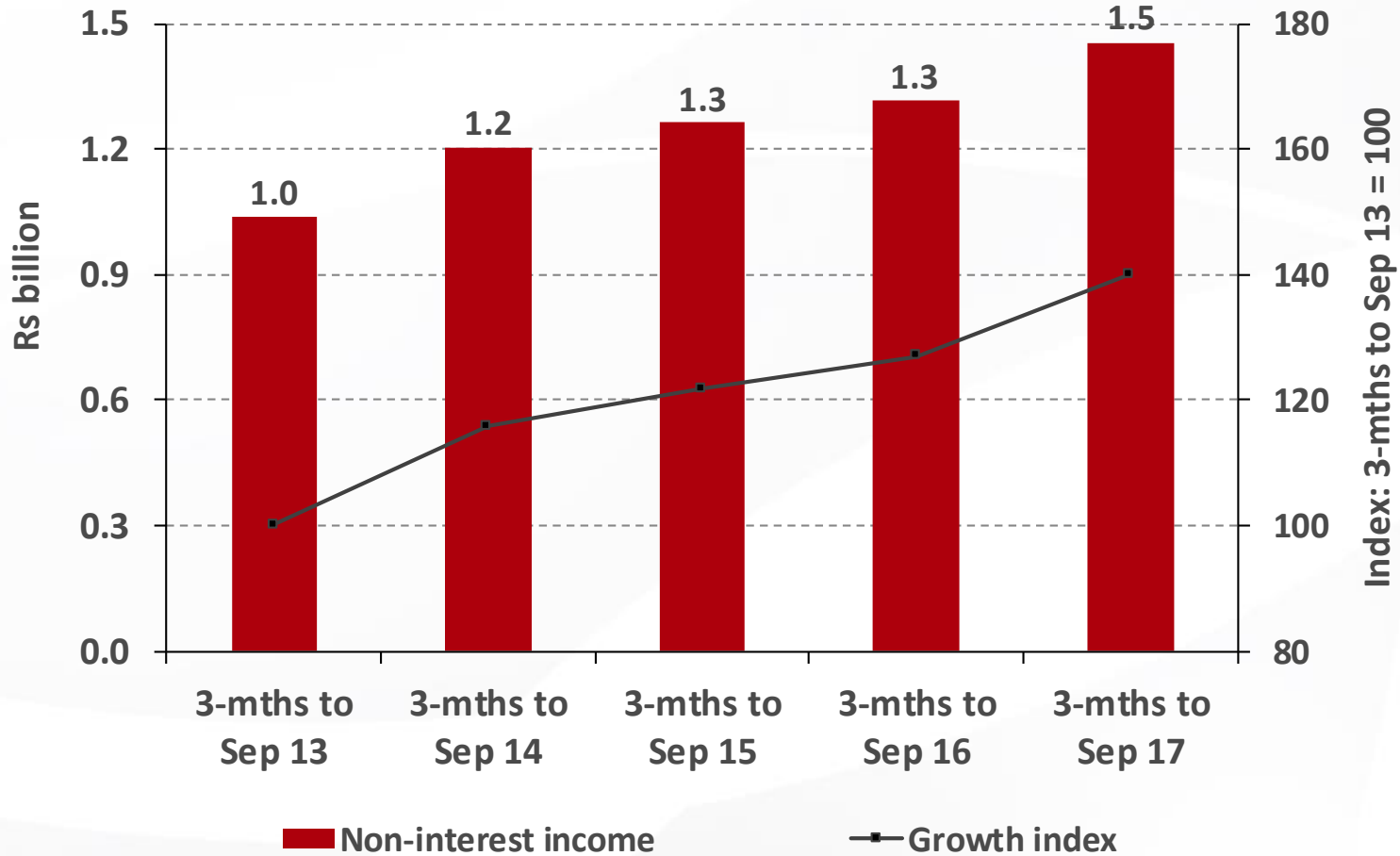


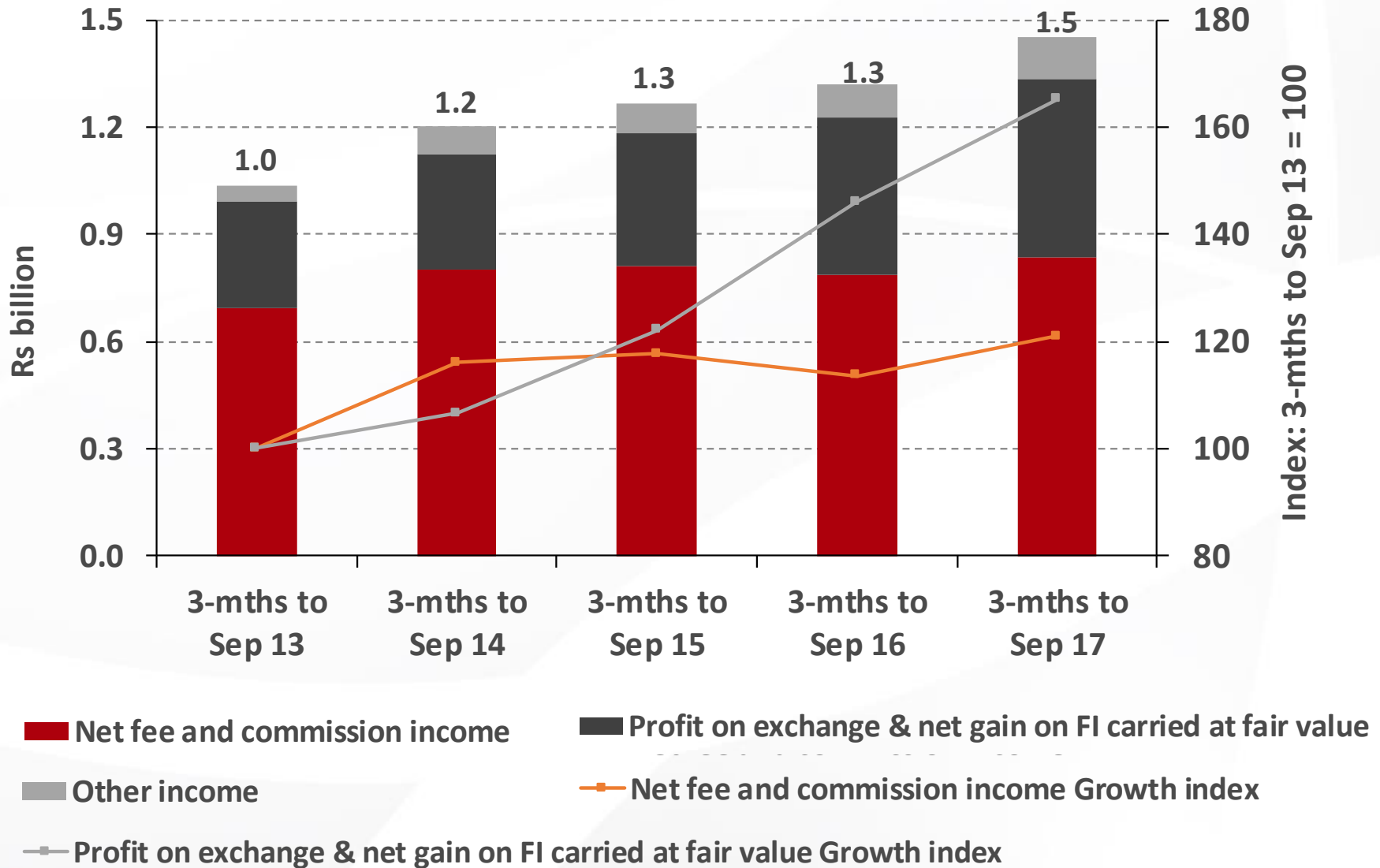


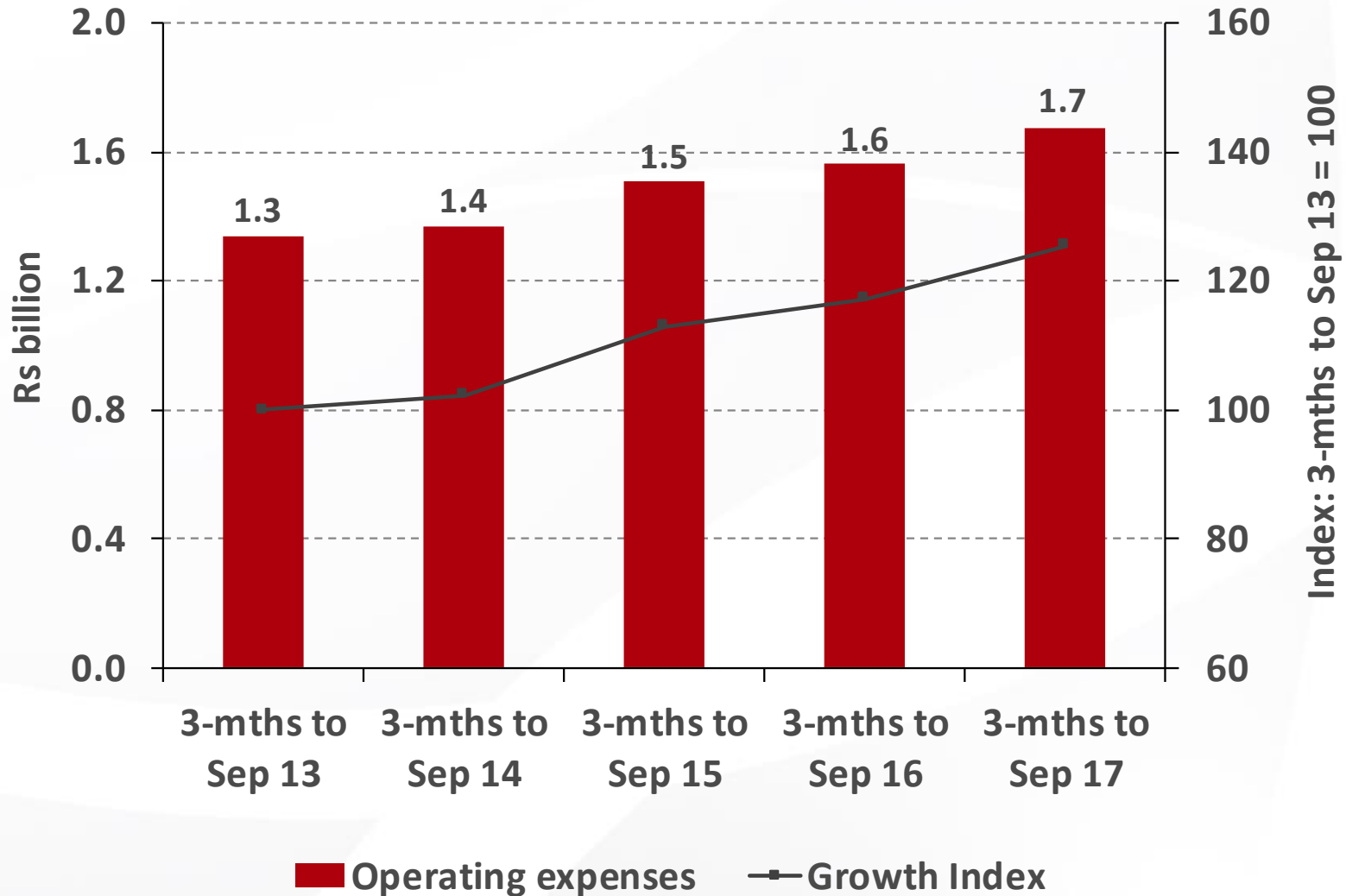


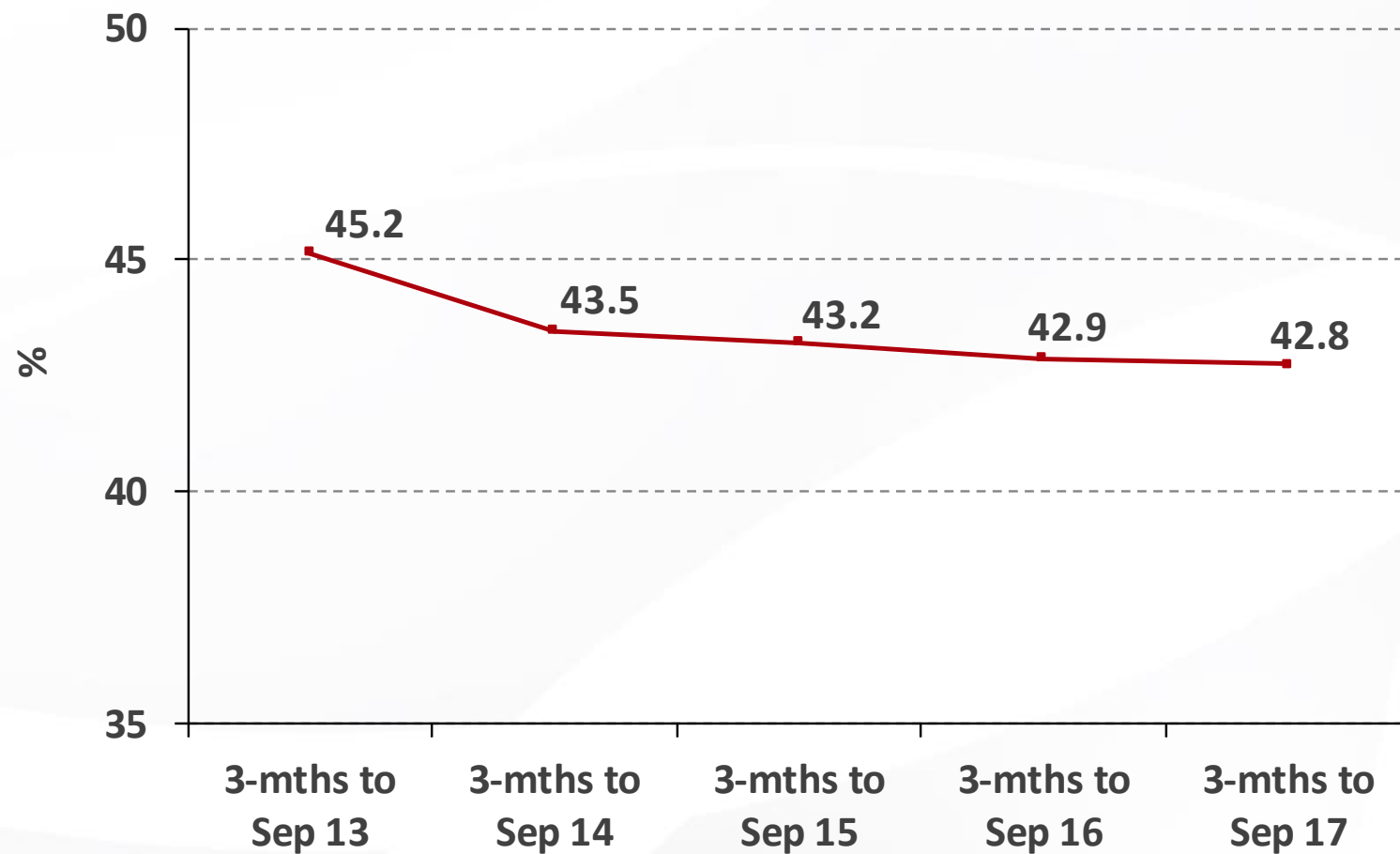
Note: Figures for Net loans and advances for Jun 17 and Sep 17 include Corporate Notes.

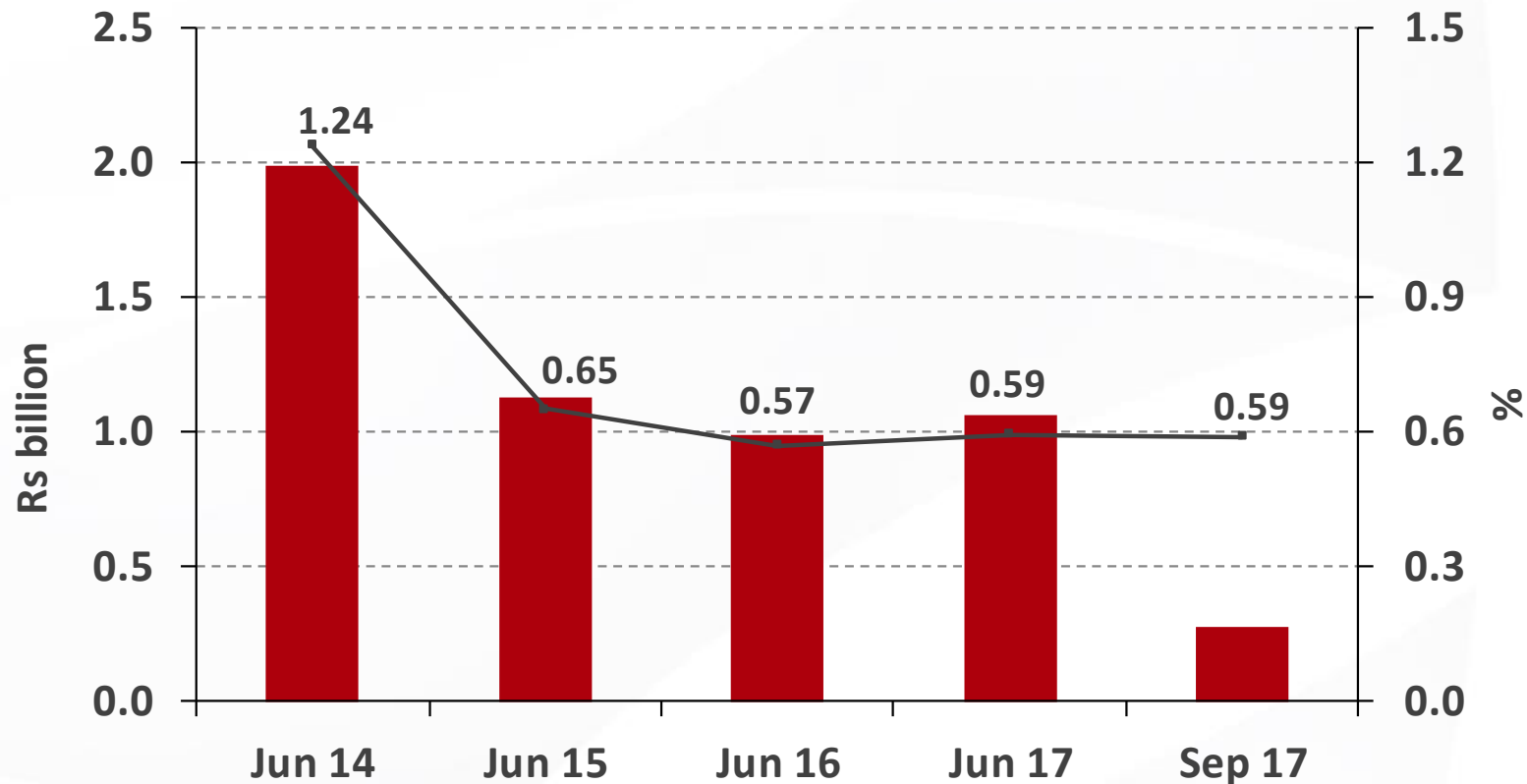




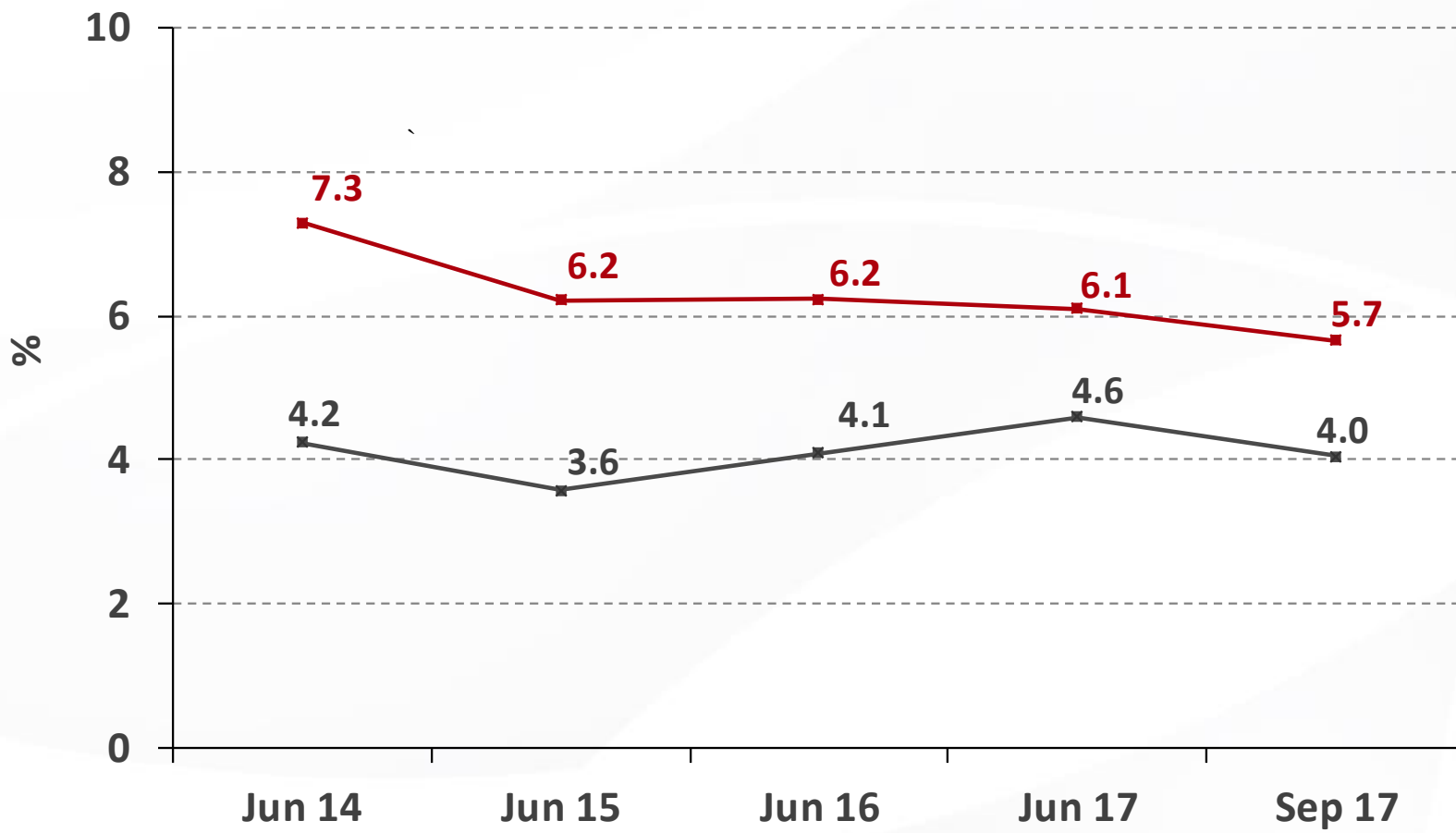






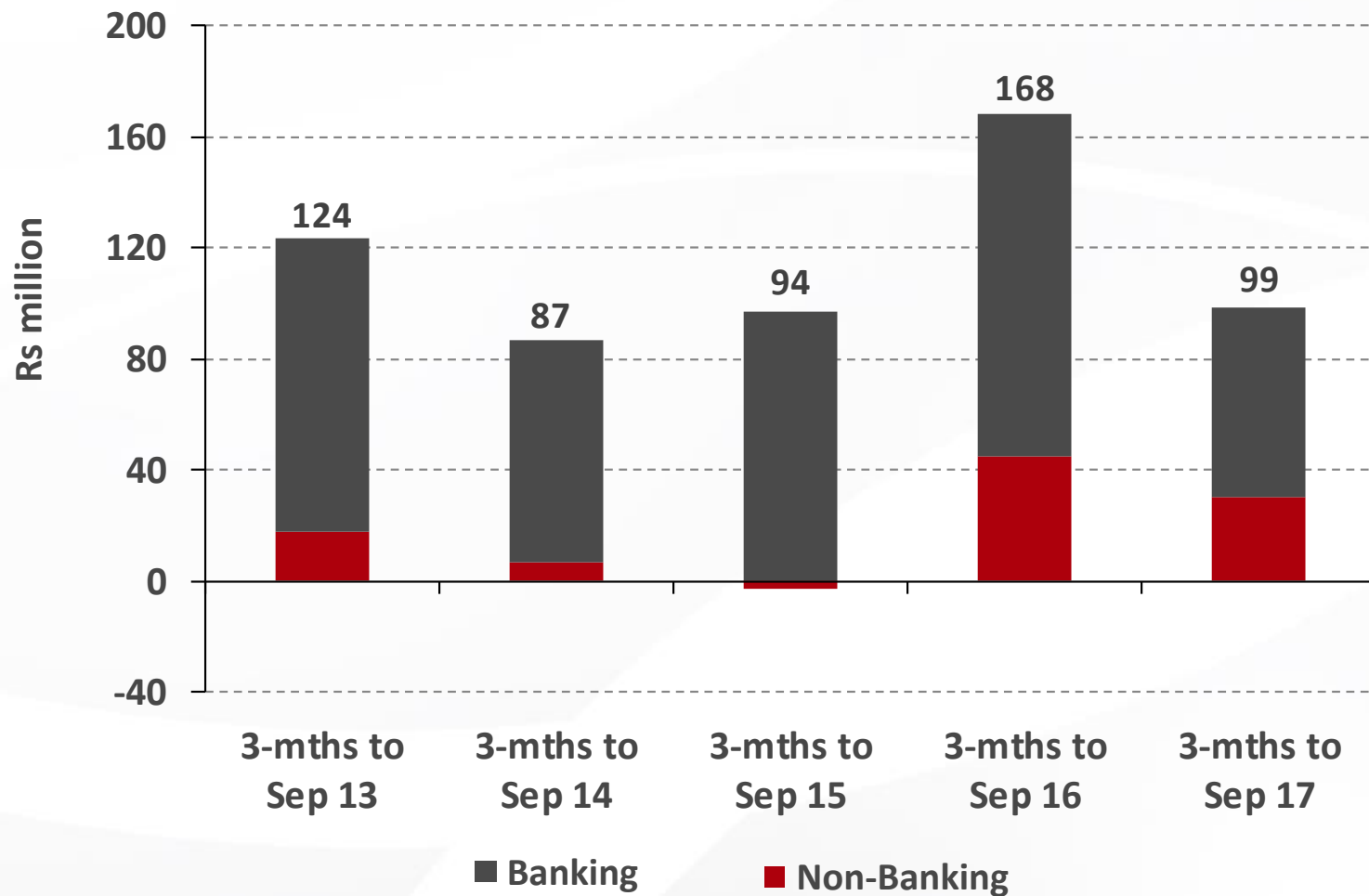


■ Net impairment charges   
 — As a % of gross loans and advances (right scale)

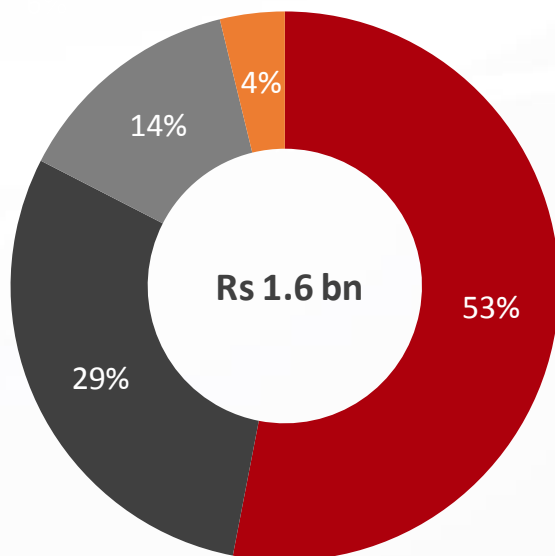


—■ Gross NPLs to gross loans and advances   
 —■ Net NPLs to net loans and advances

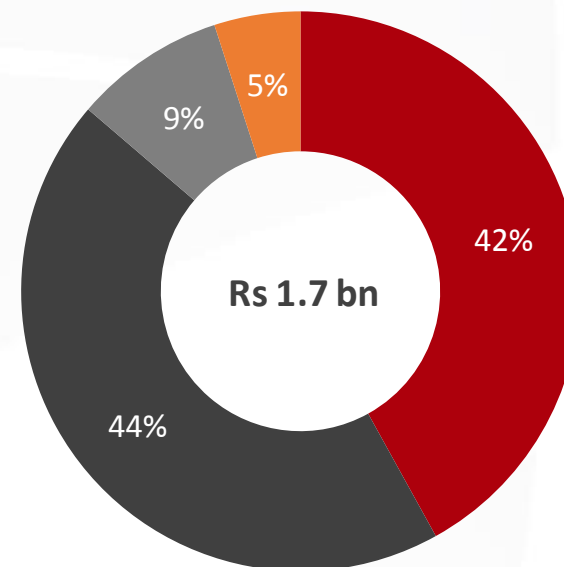




Sep 16



Sep 17

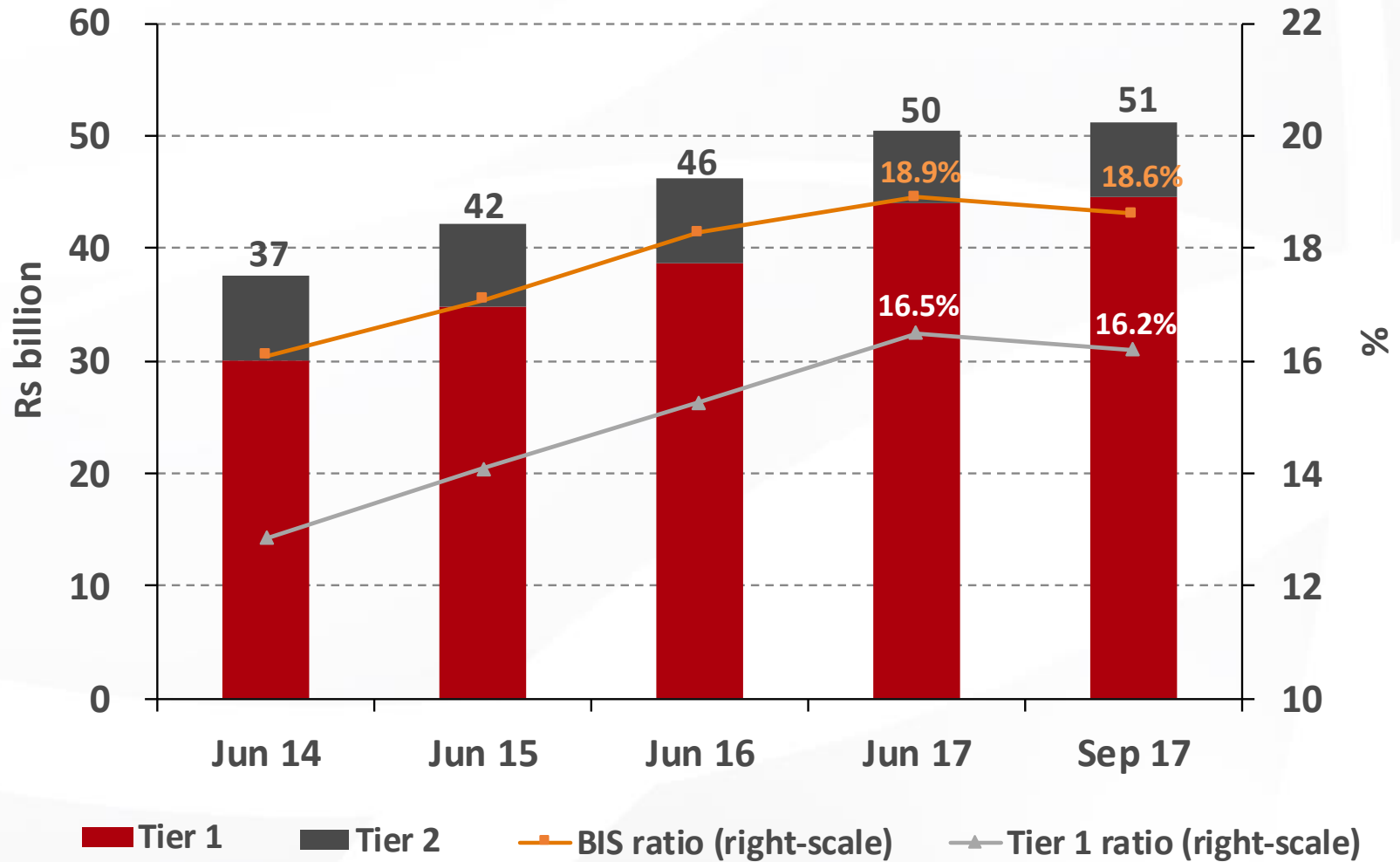


■ MCB Ltd - Segment A

■ MCB Ltd - Segment B

■ Foreign banking subsidiaries & associates

■ Non-banking financial and other investments



Note: Capital adequacy figures are based on Basel III

**Thank you**

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