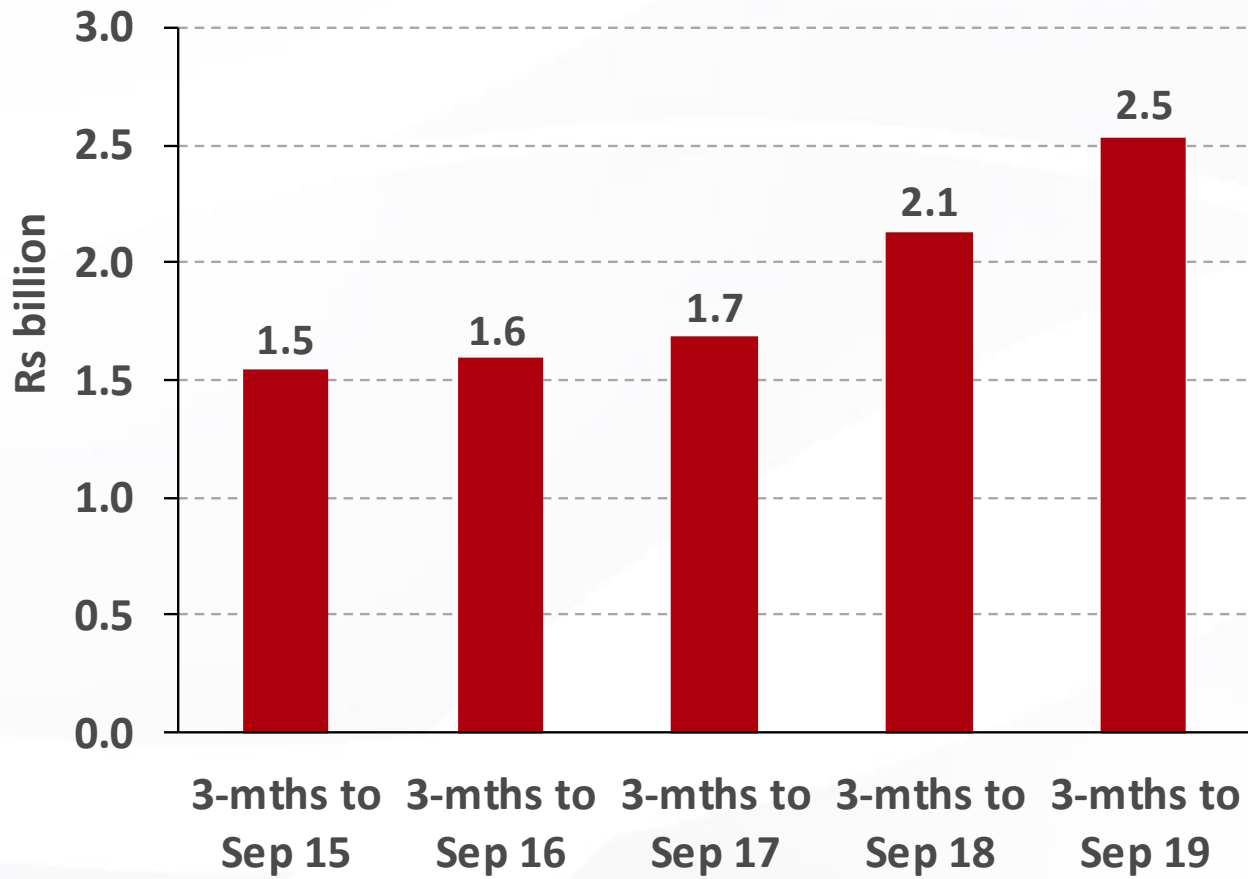


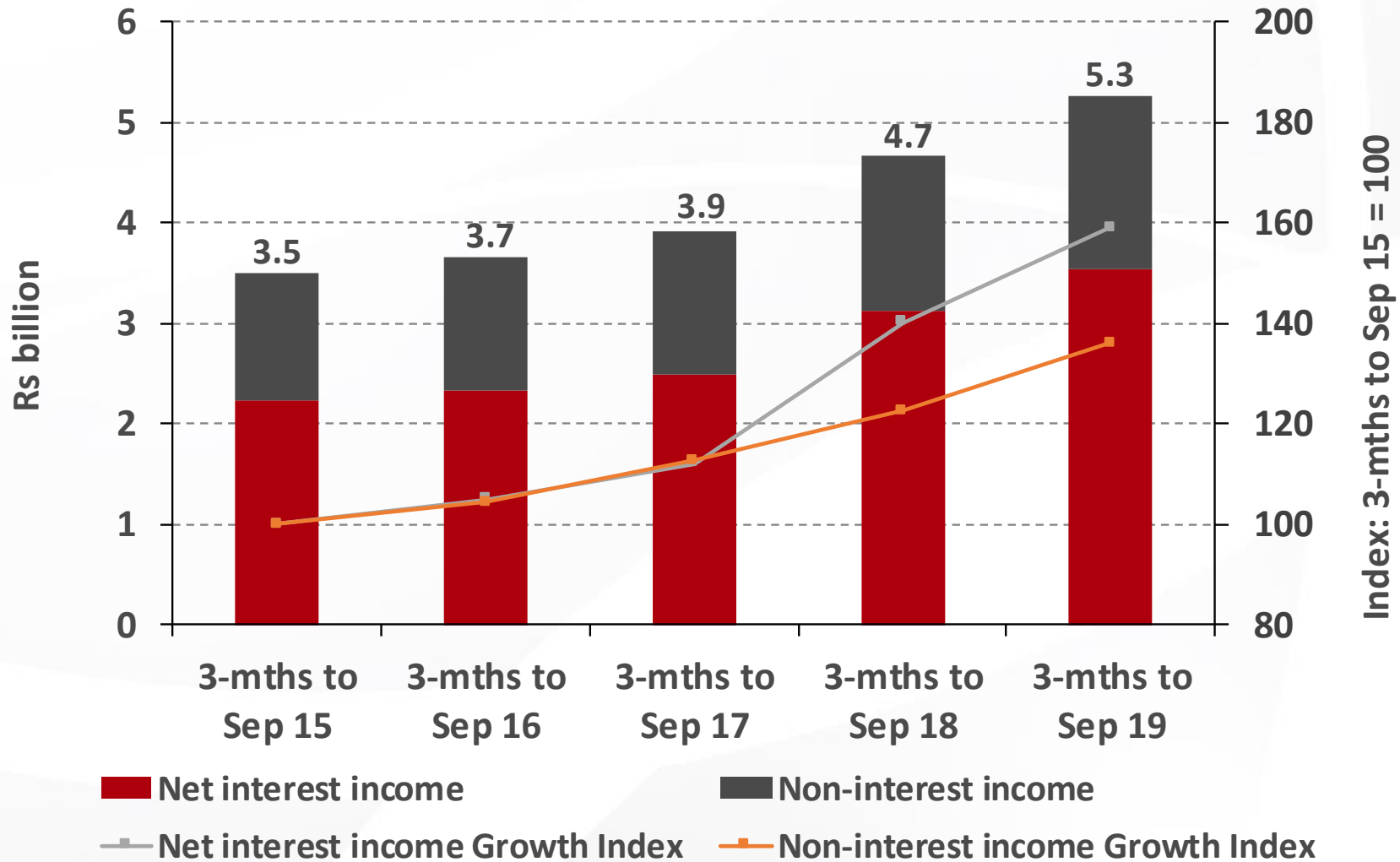


Everyday, we will help make something happen

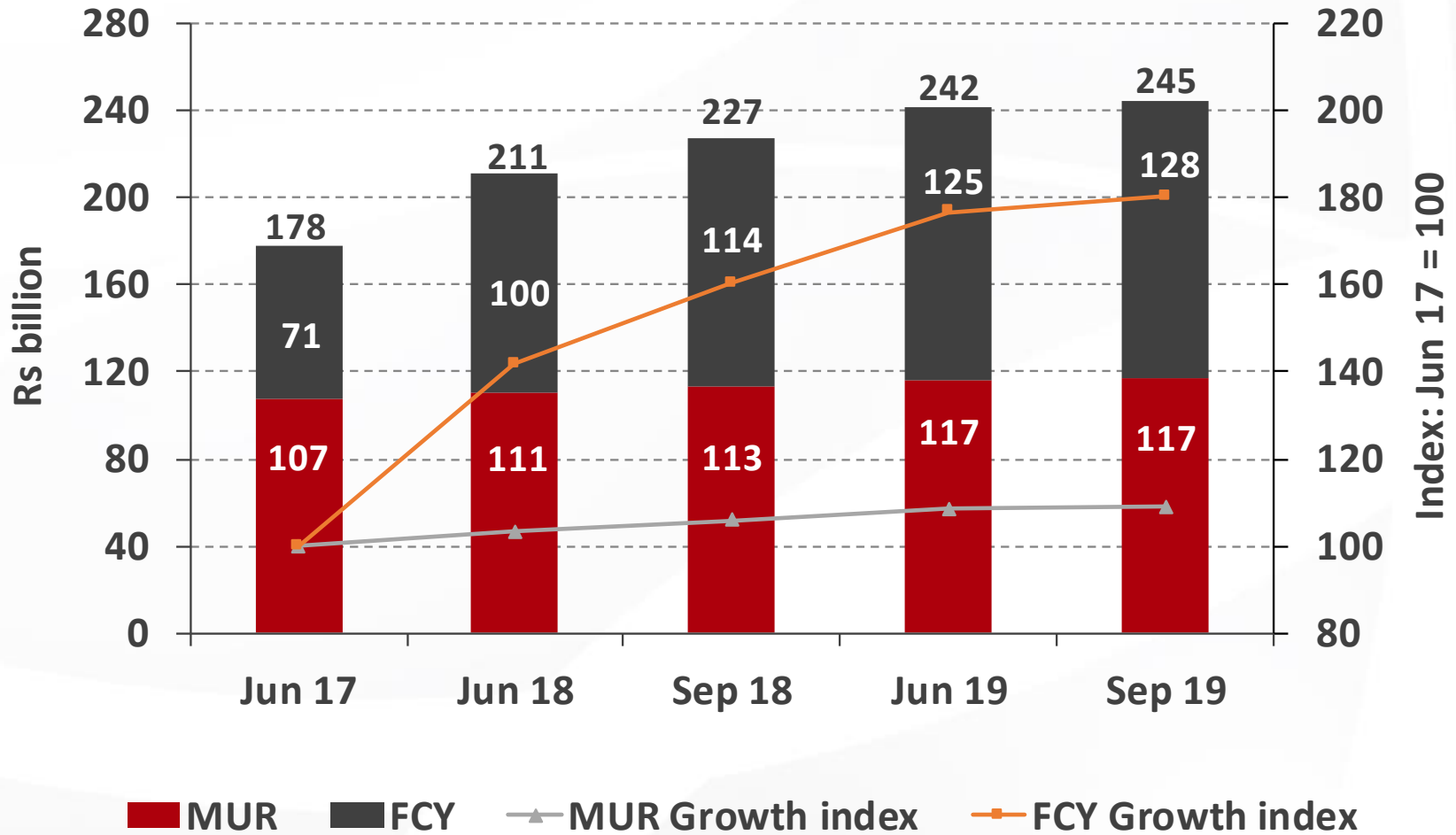
First quarter results for FY 2019/20
Earnings call presentation

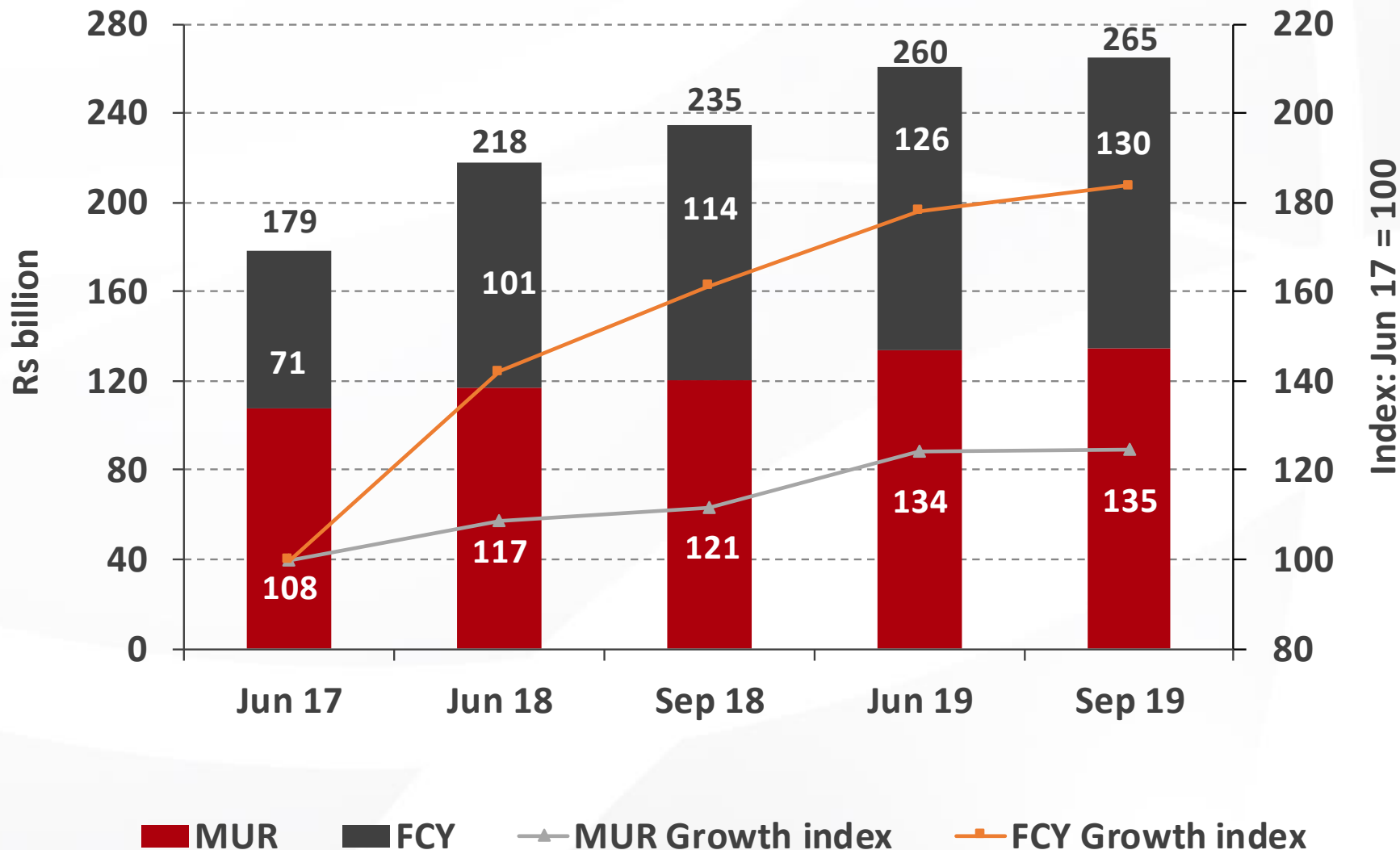
26 November 2019

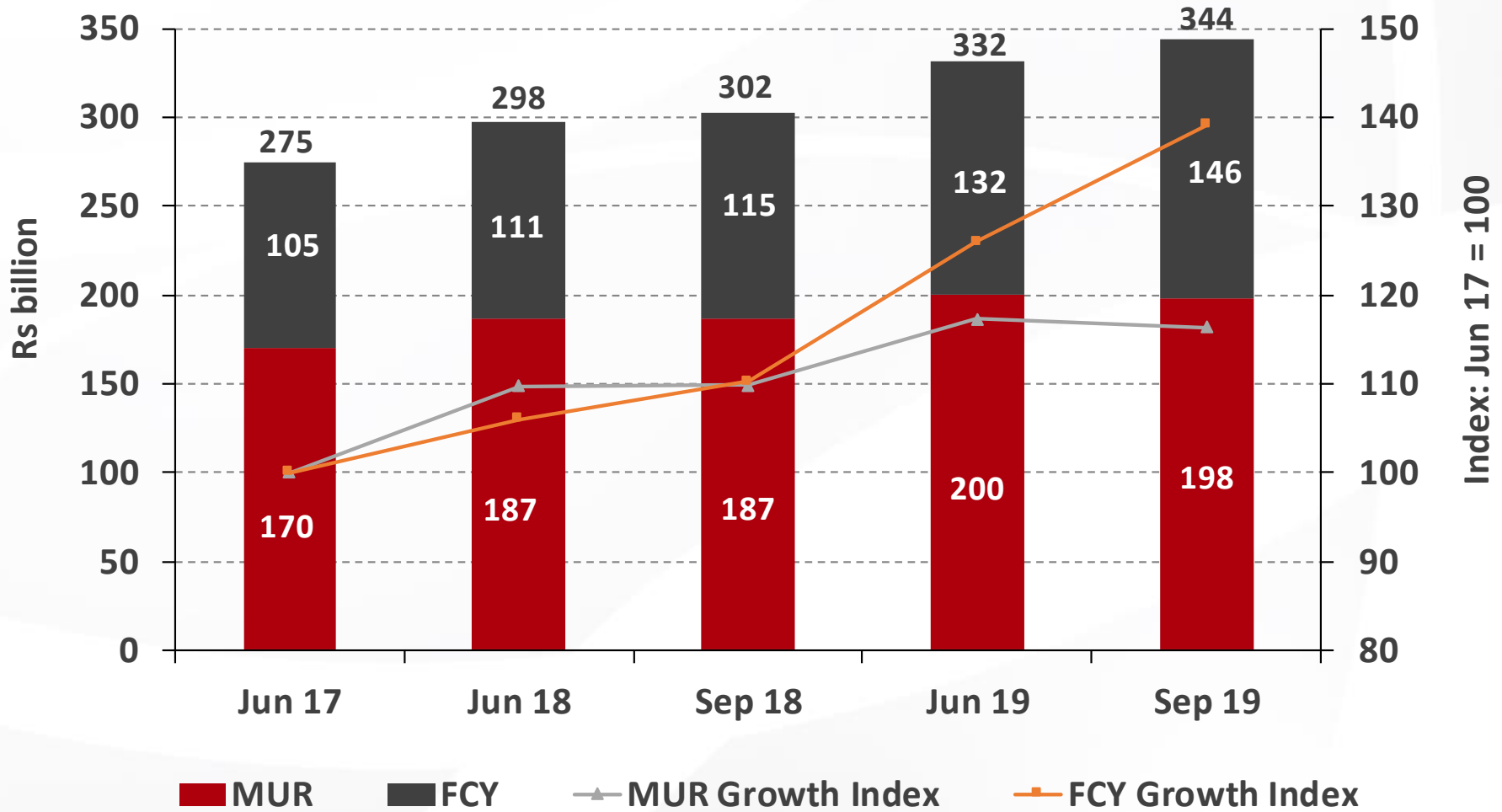


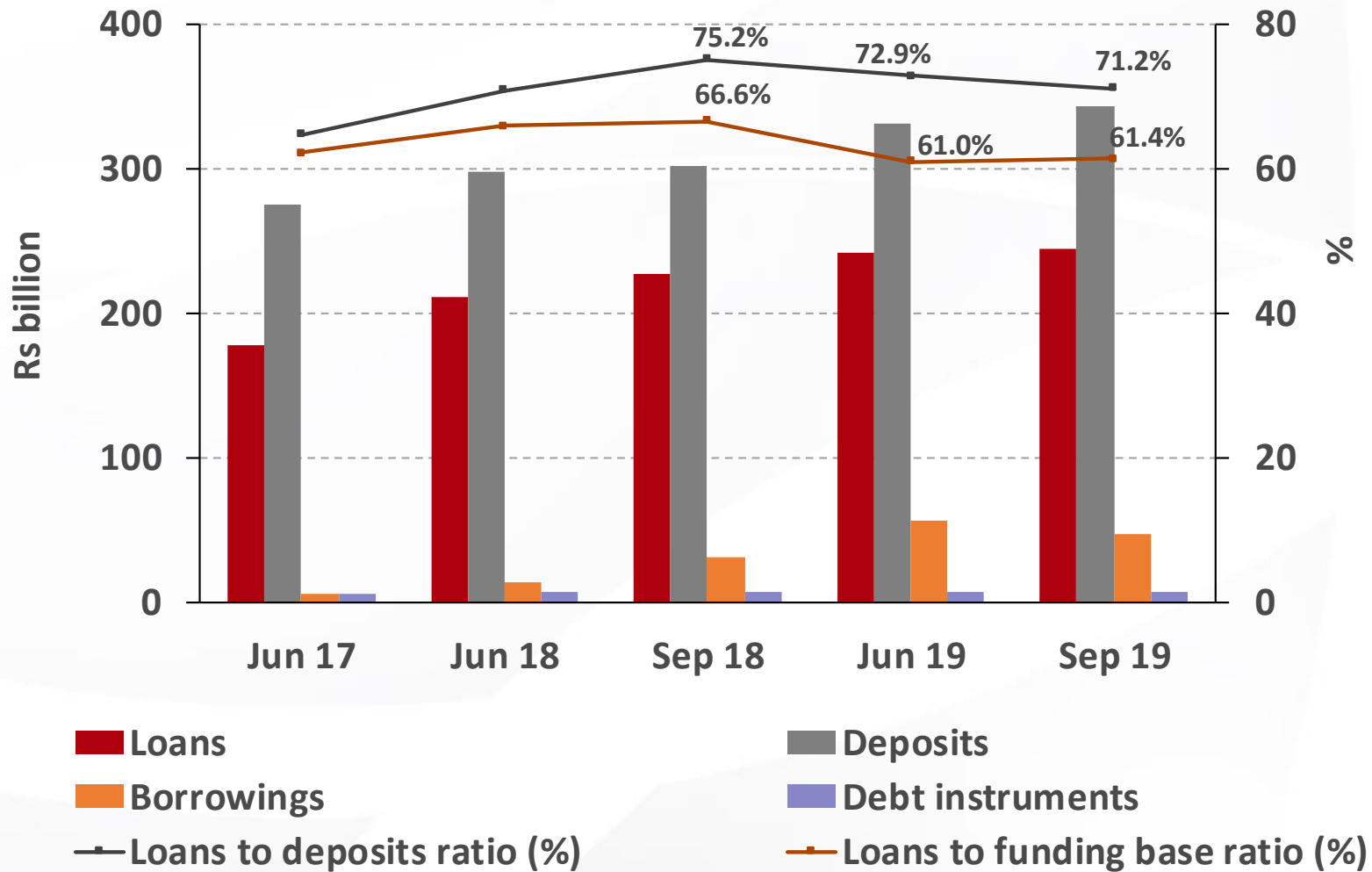


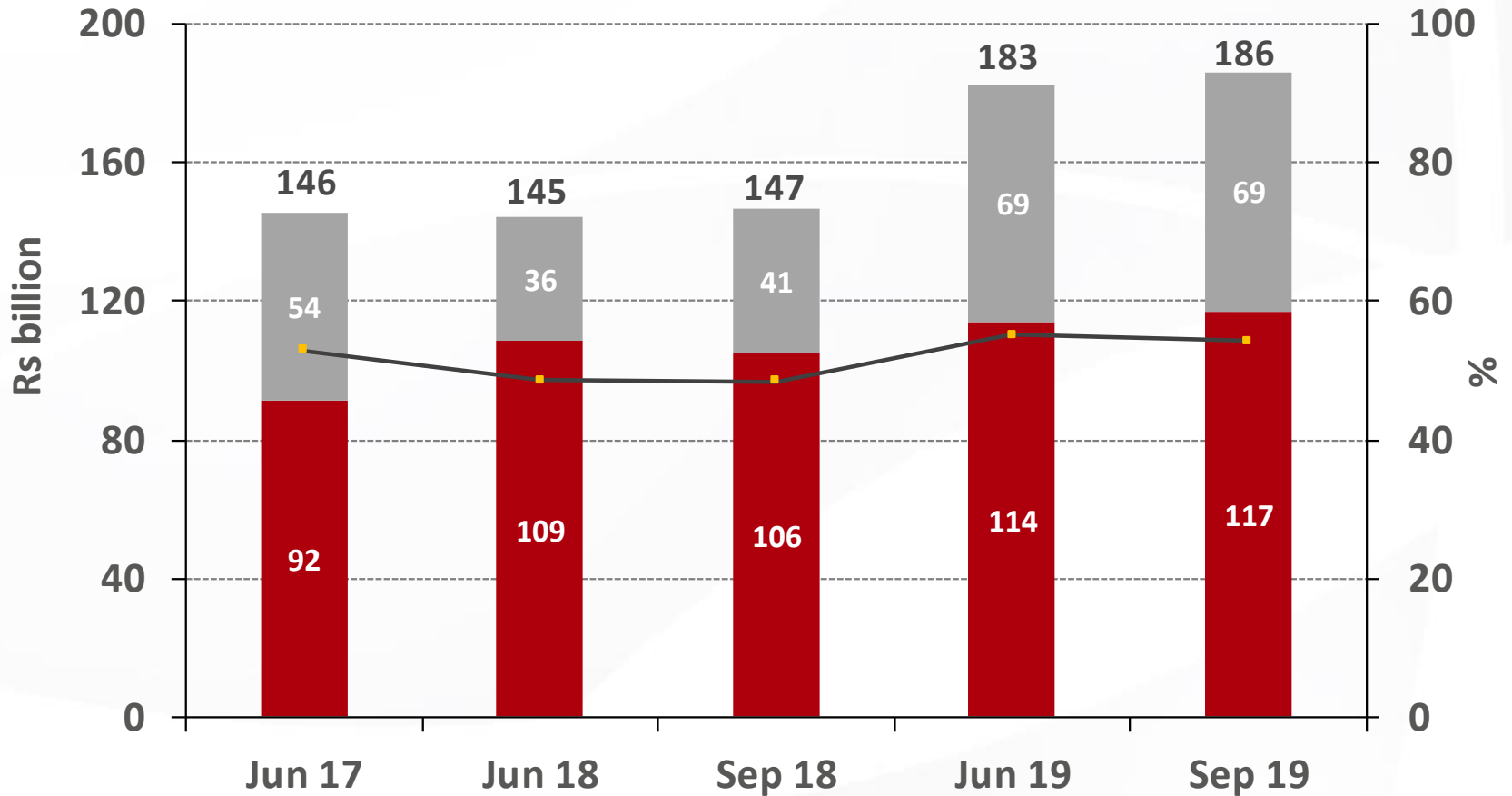




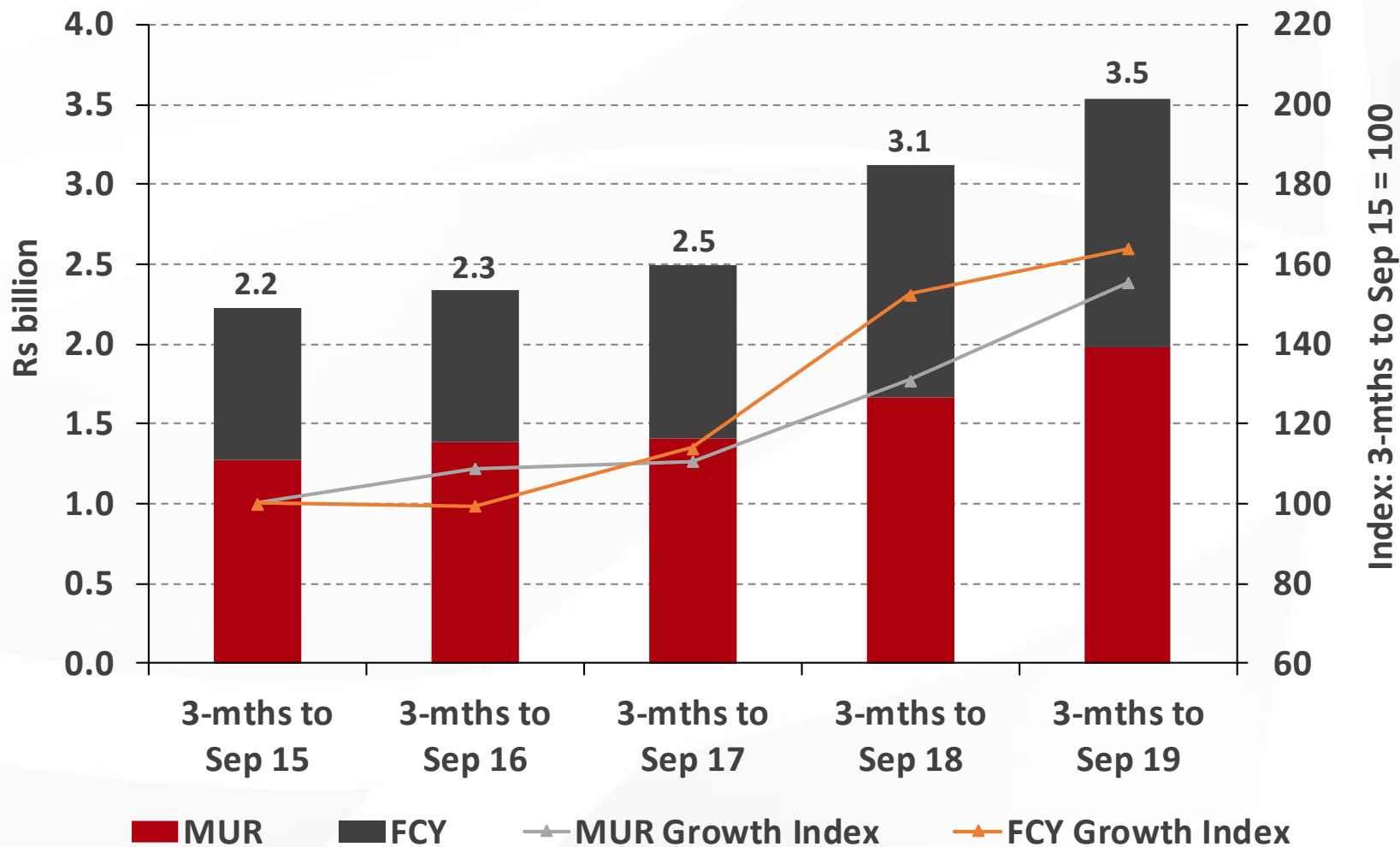


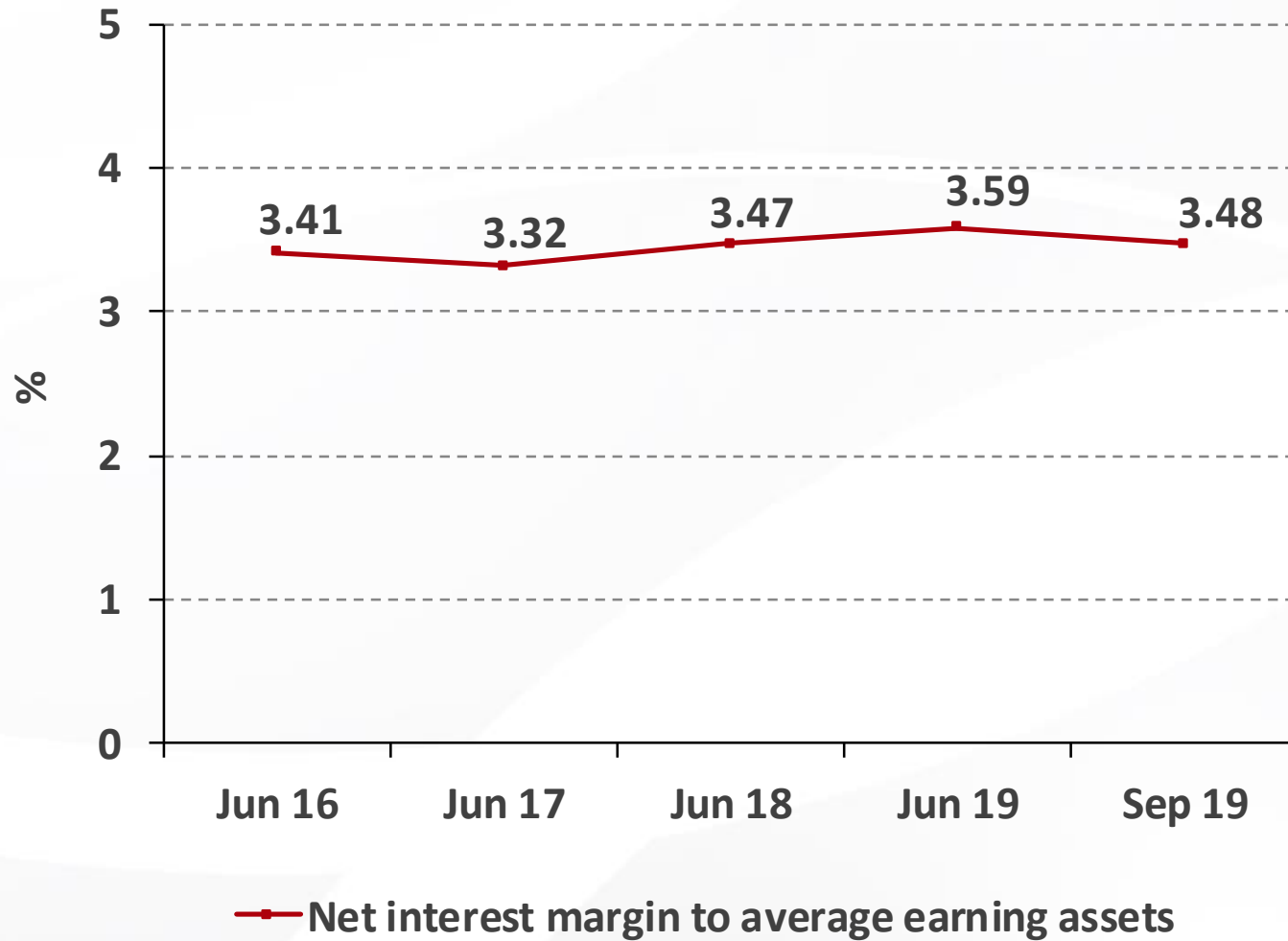


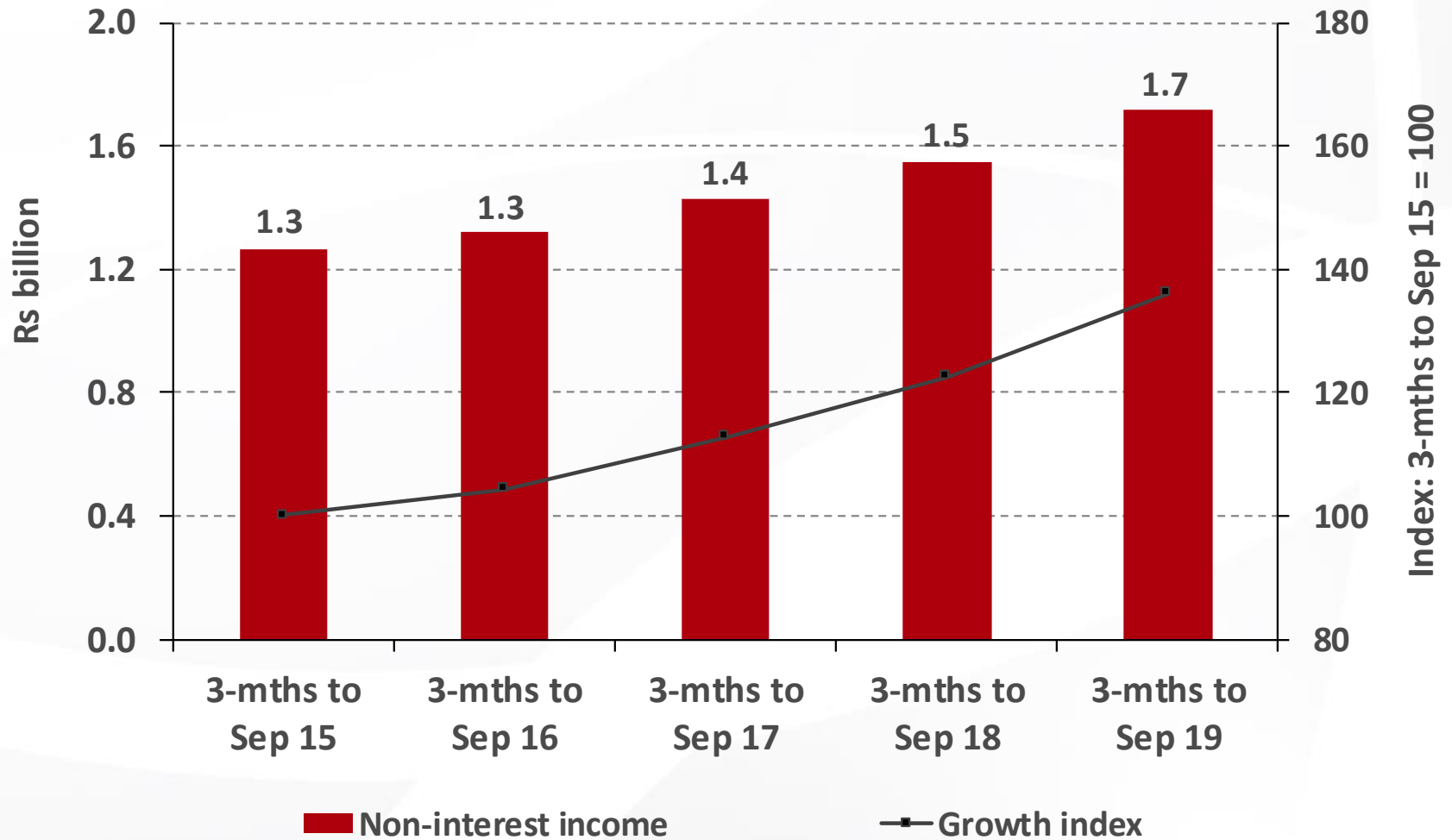


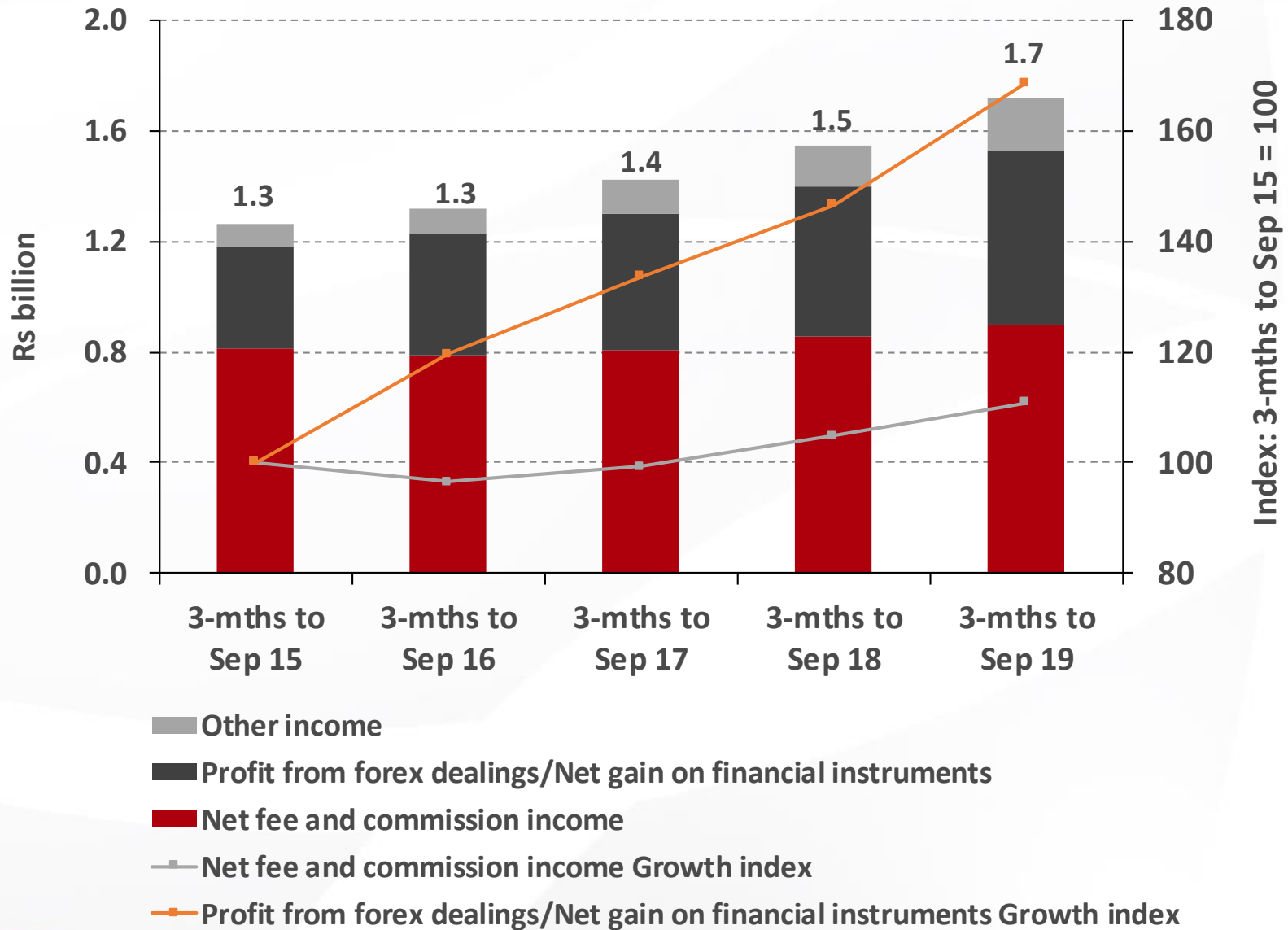


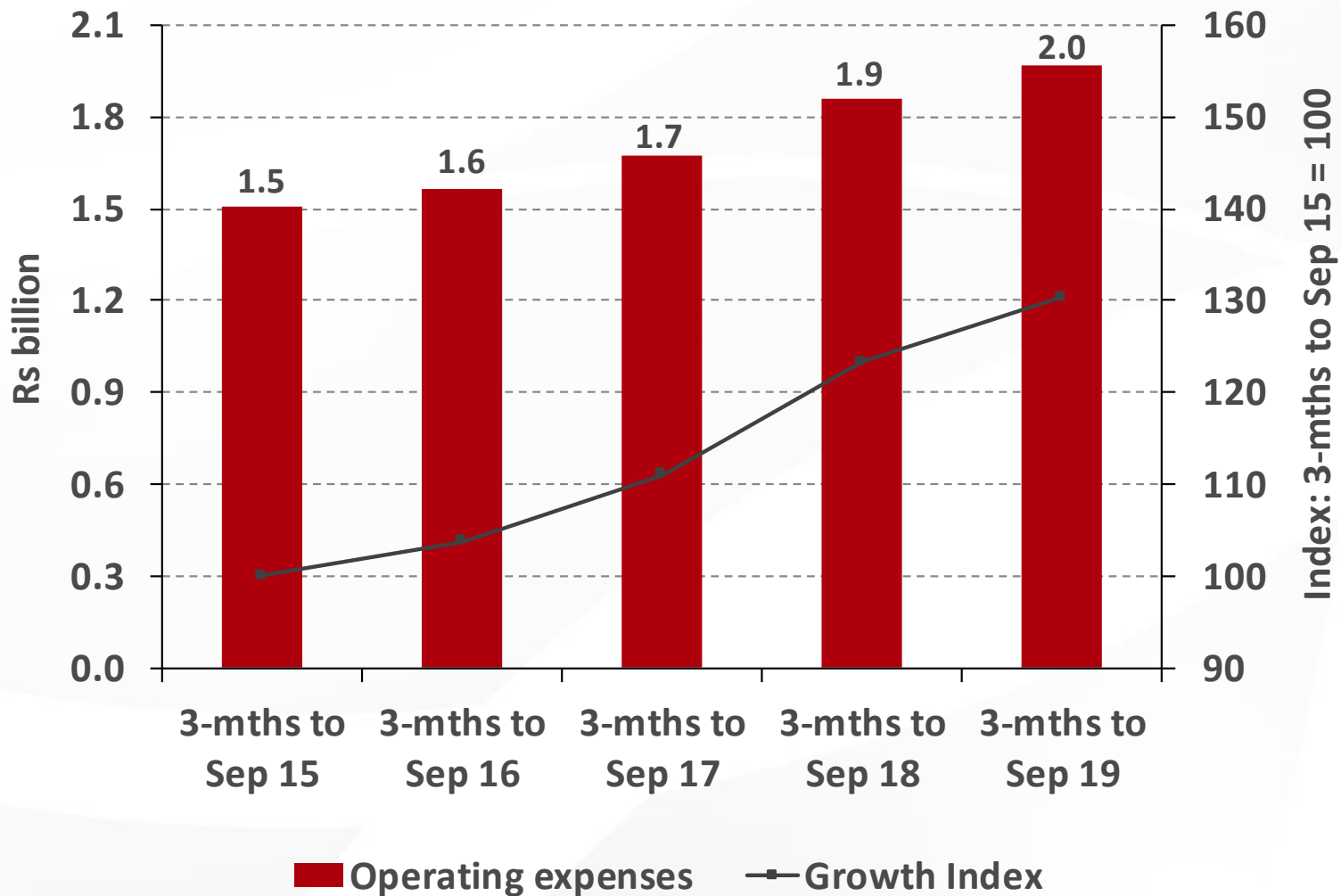
■ Liquid assets - MUR
 ■ Liquid assets - FCY
 —■— Liquid assets to deposits ratio (right scale)

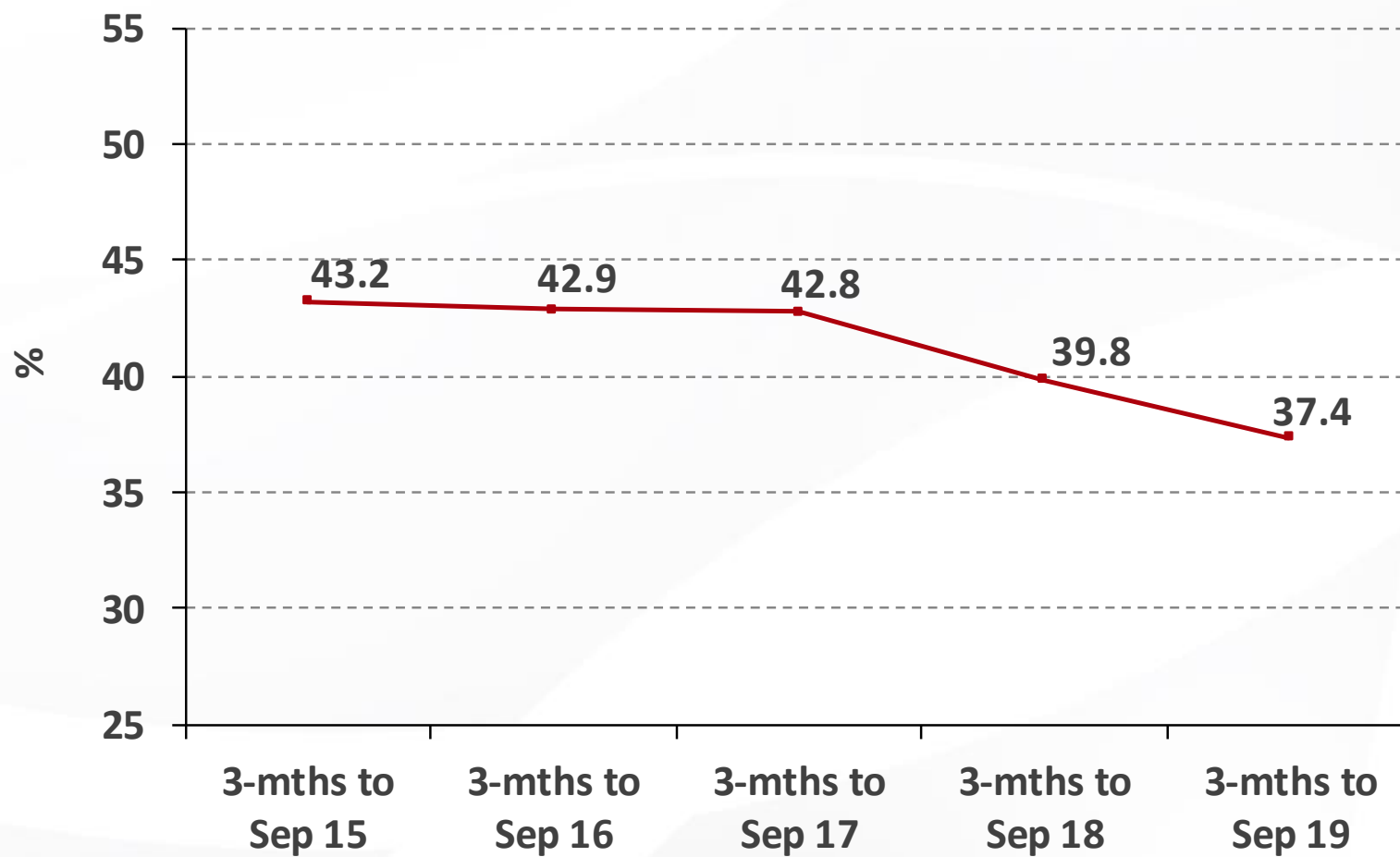


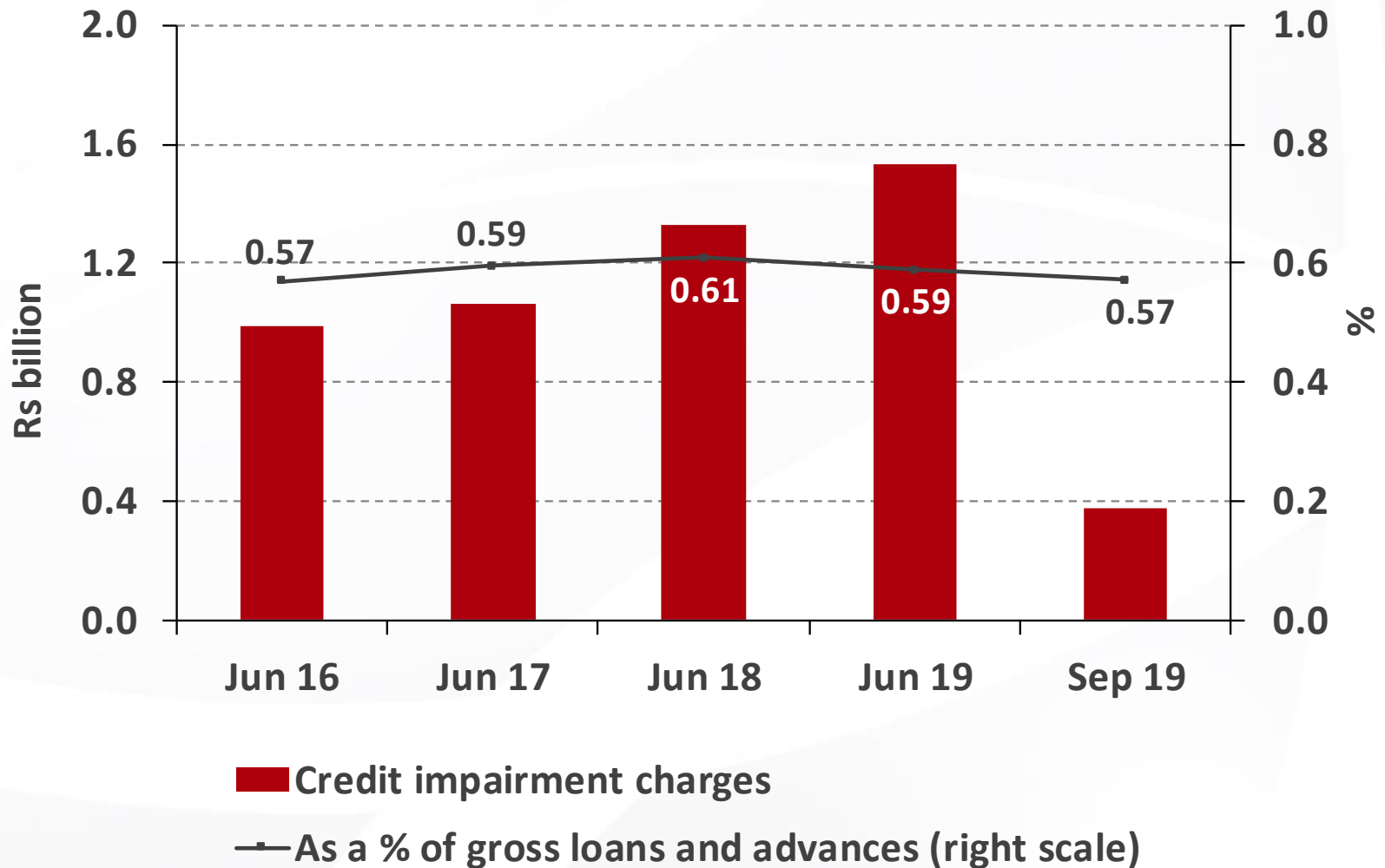


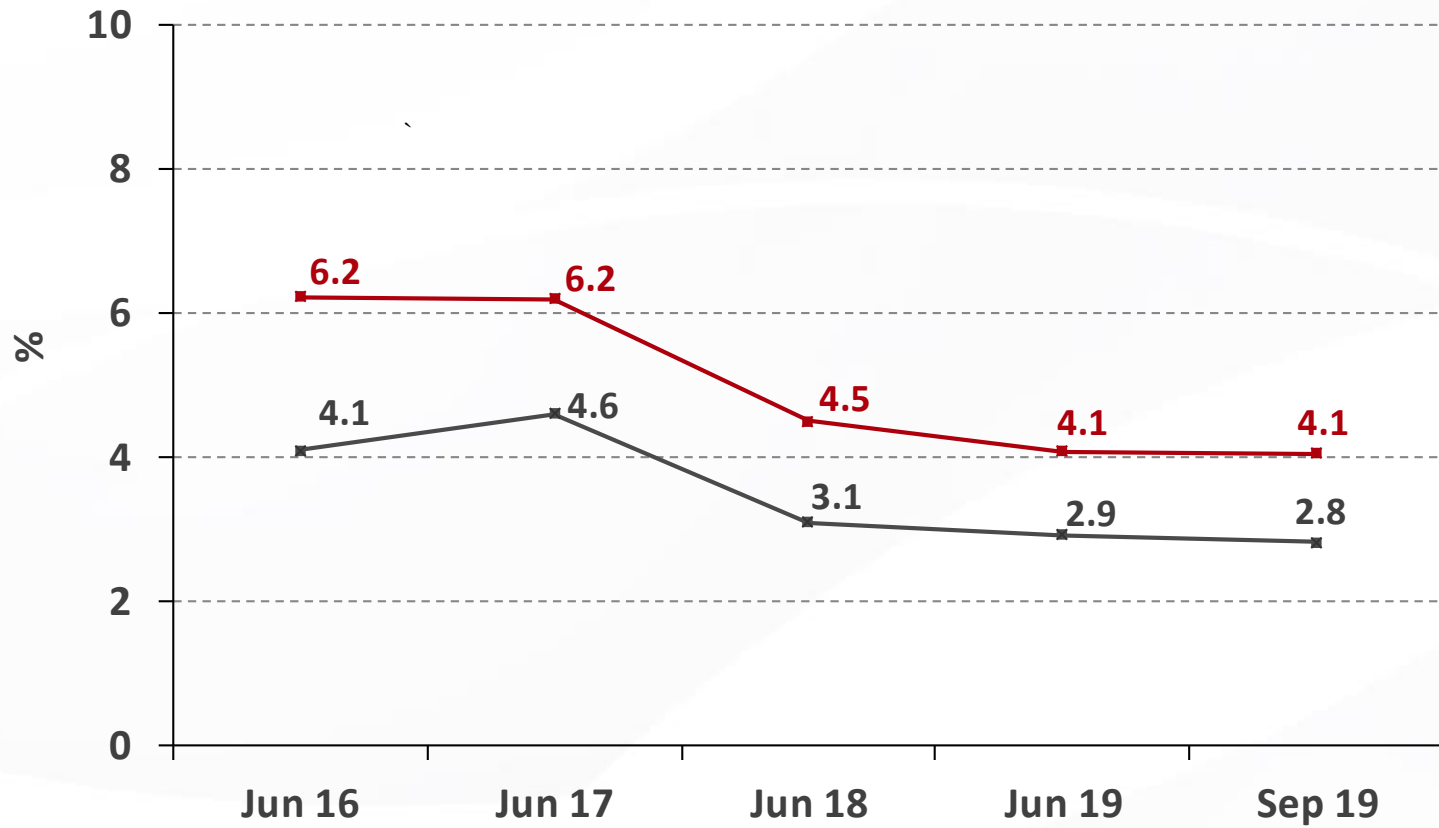




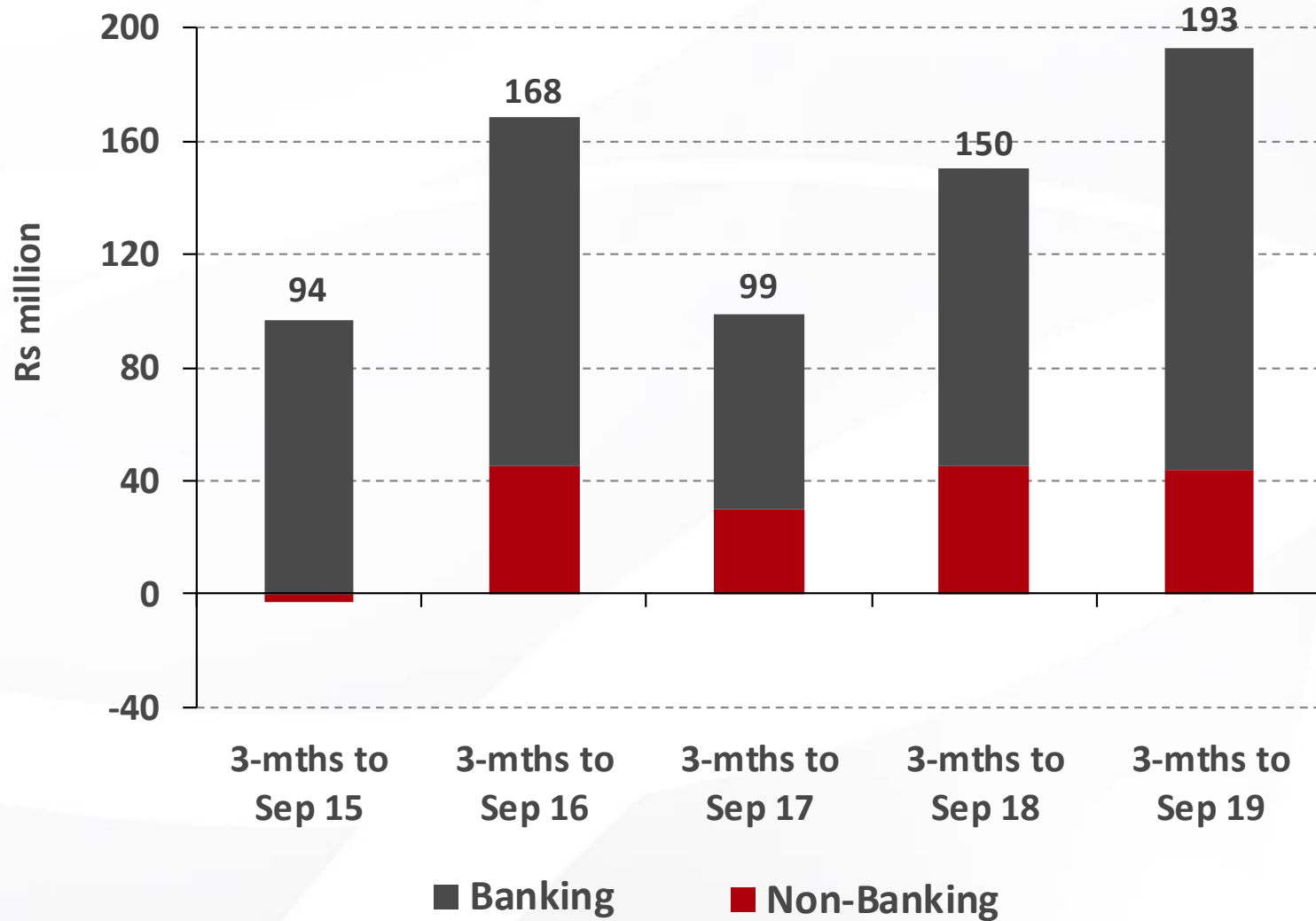




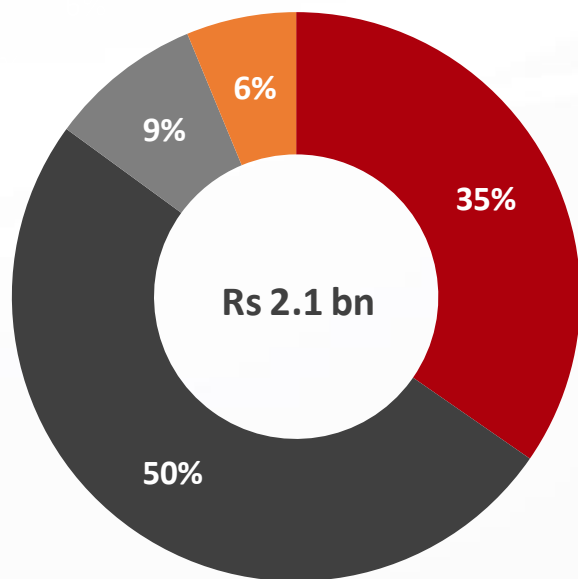




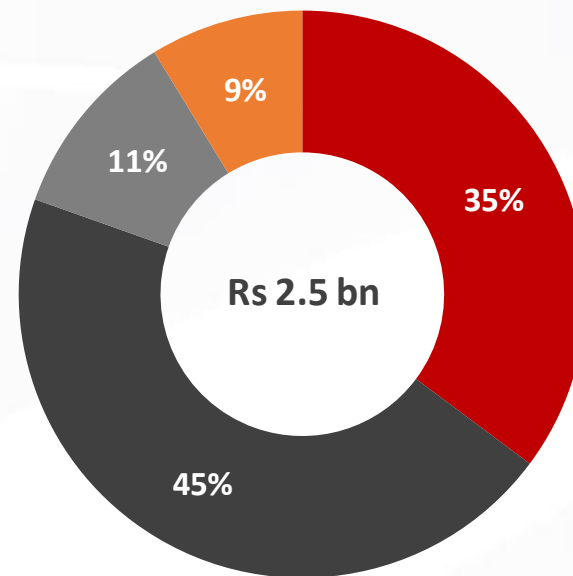
—■ Gross NPLs to gross loans and advances
 —■ Net NPLs to net loans and advances



Sep 18



Sep 19

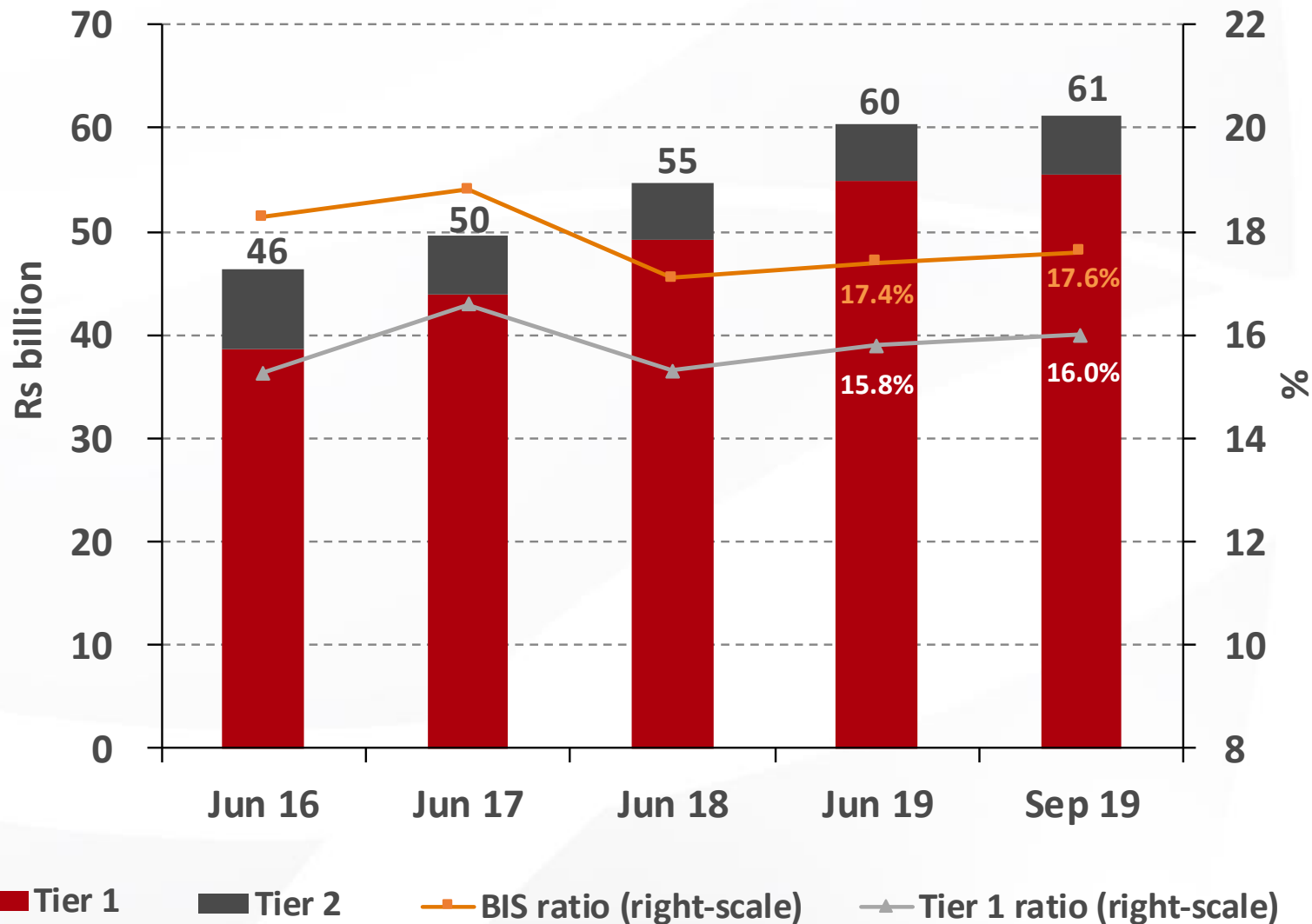


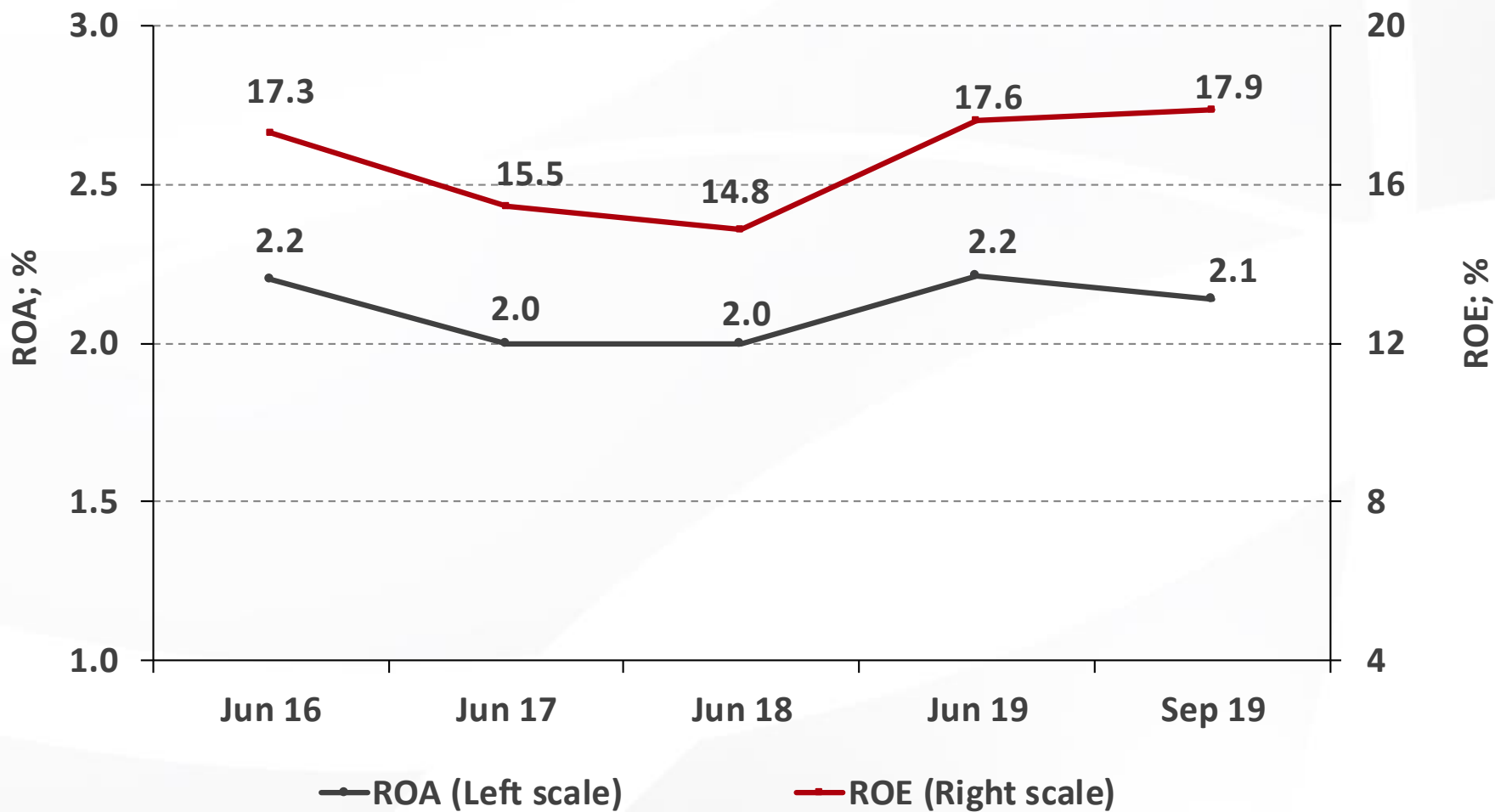
■ MCB Ltd - Domestic

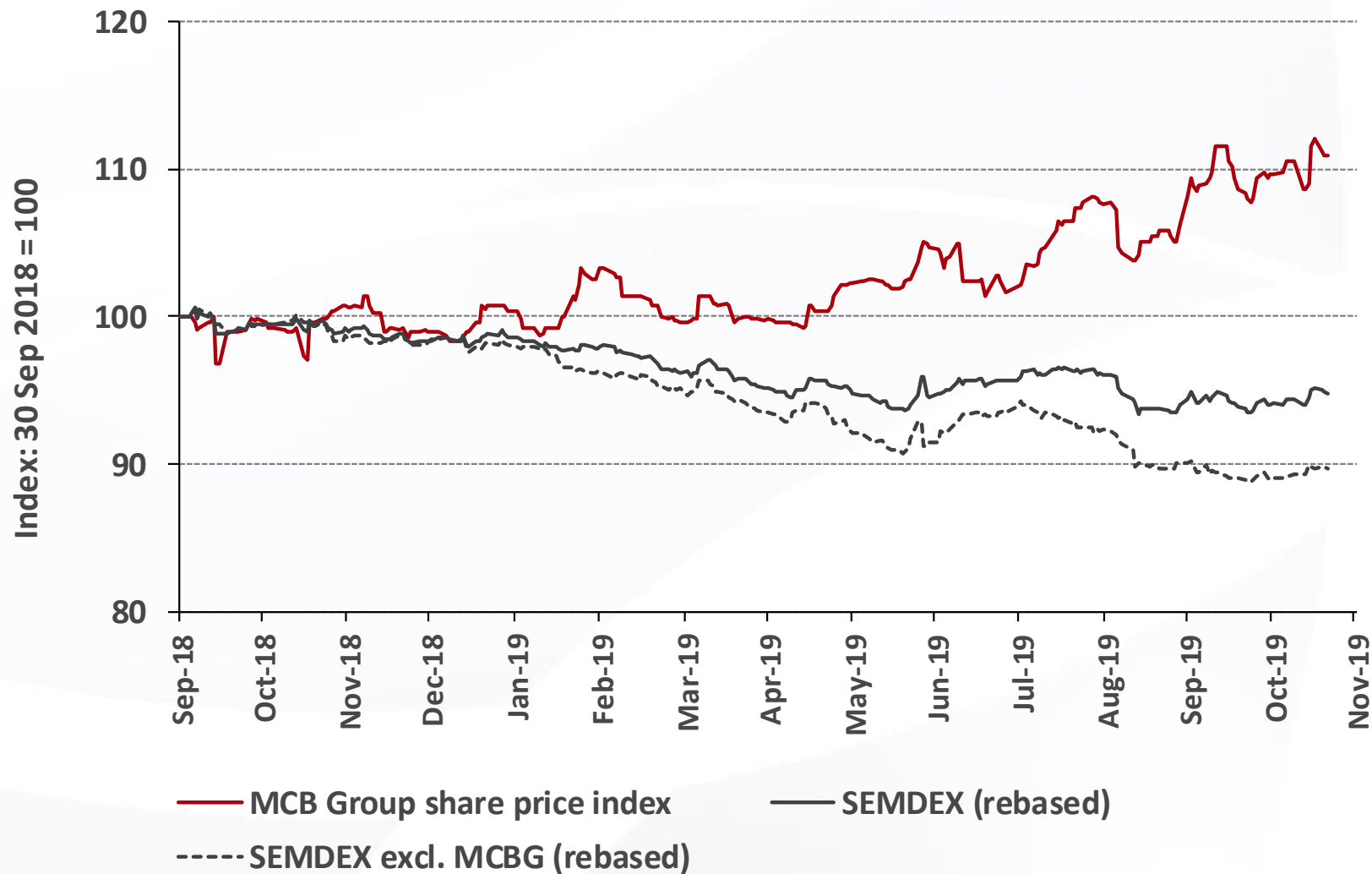
■ MCB Ltd - Foreign-sourced

■ Foreign banking subsidiaries & associates

■ Non-banking financial & other investments







Thank you

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Contact details: investor.relations@mcbgroup.com