

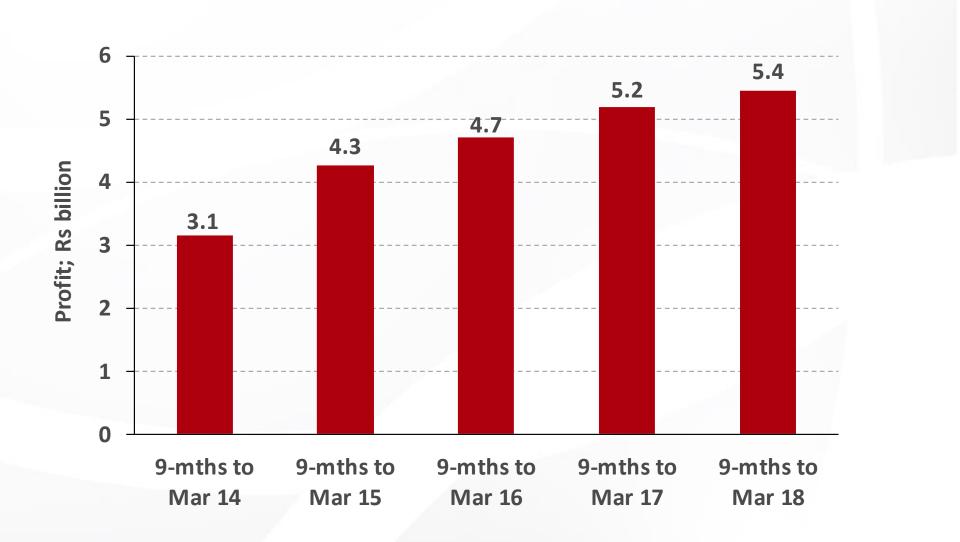
Everyday, we will help make something happen

## Nine months results for FY 2017/18 Earnings Call Presentation

21 May 2018



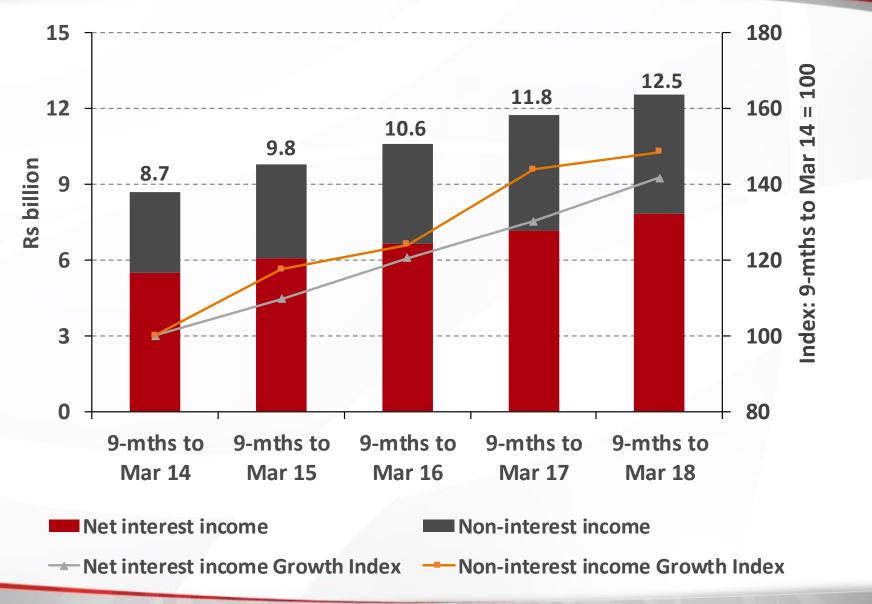
Profitability



#### 2

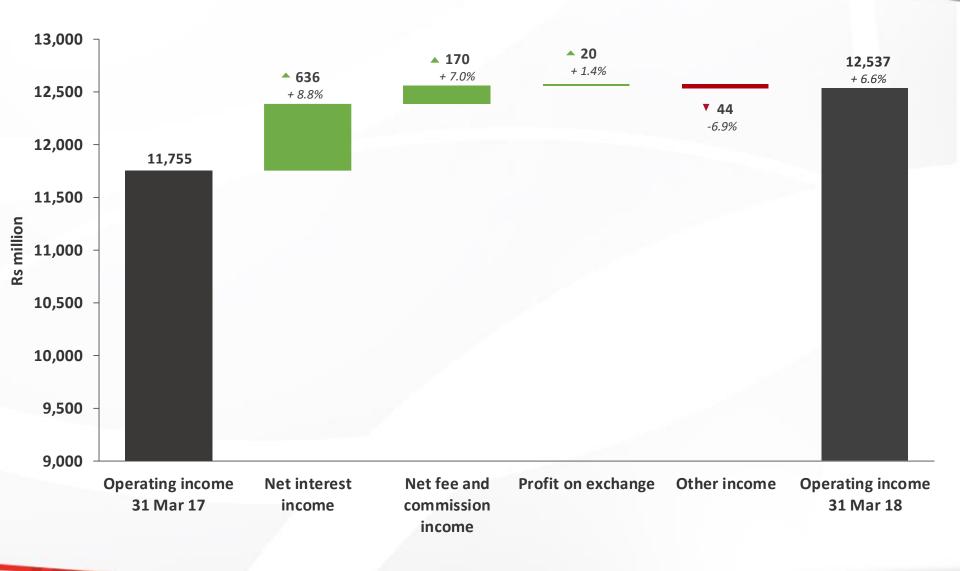


#### **Operating income (i)**



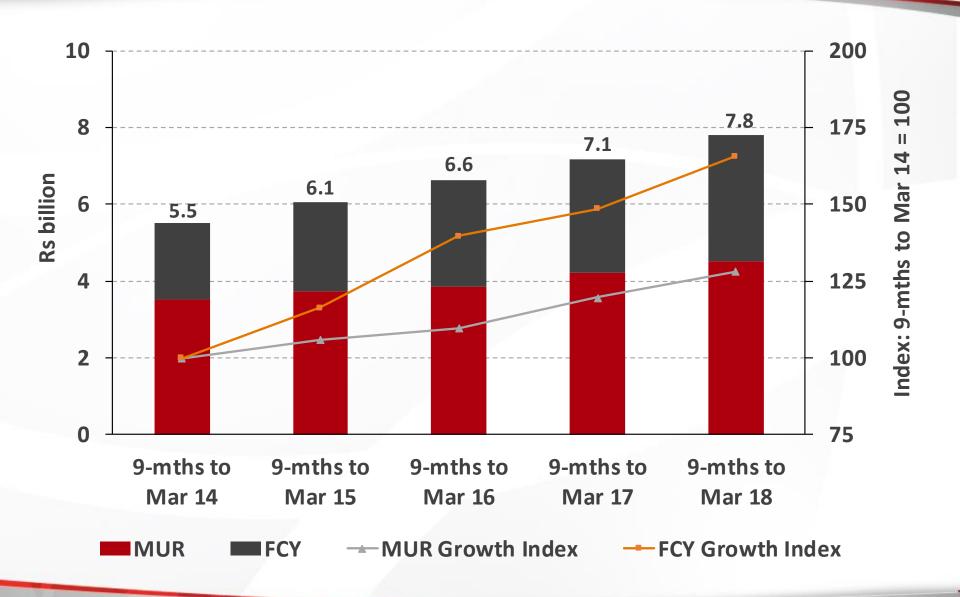


#### **Operating income (ii)**



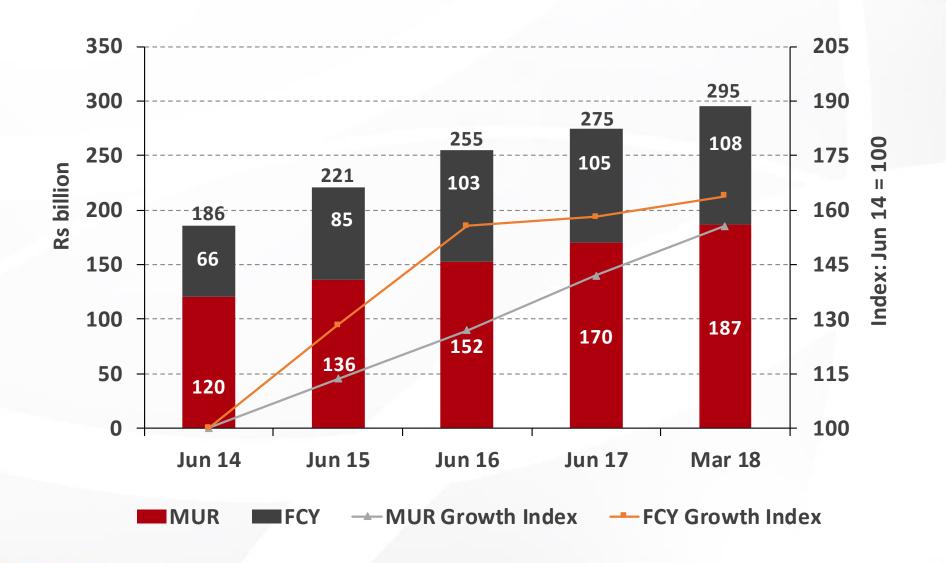


#### Net interest income



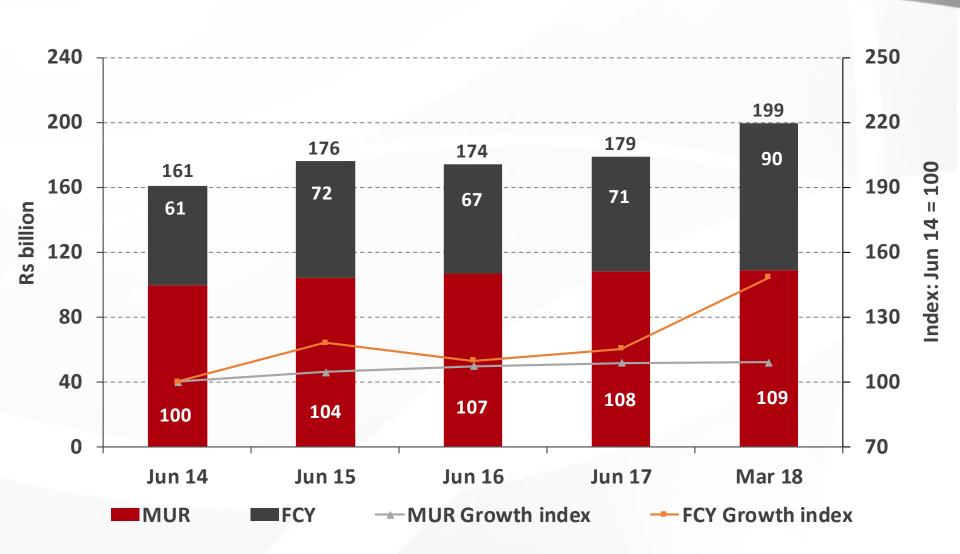


**Deposits** 



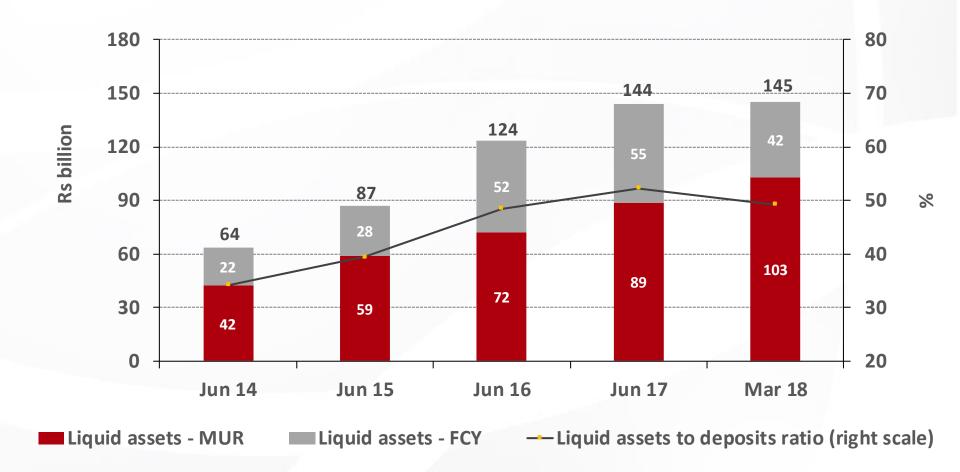


**Gross loans** 





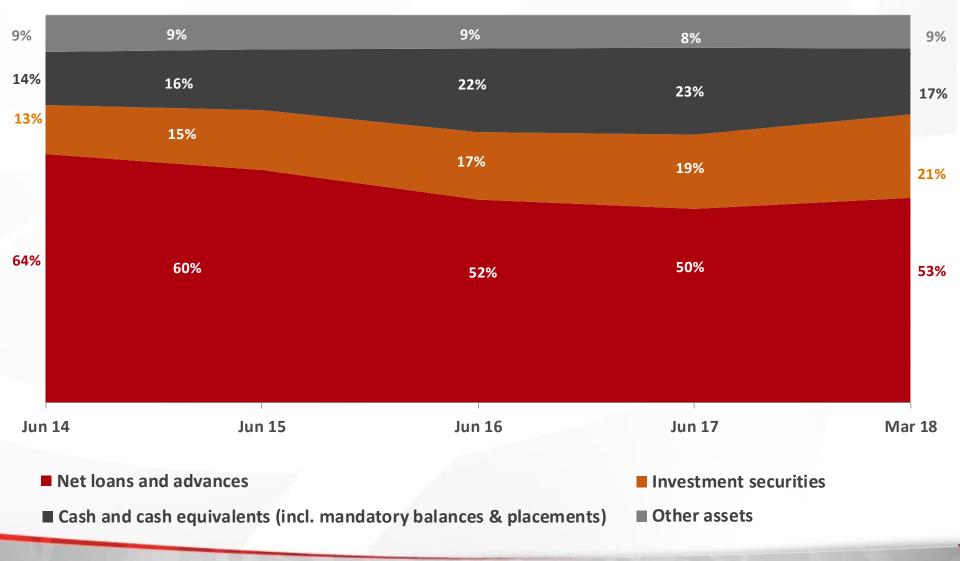
#### **Liquidity position**



Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities



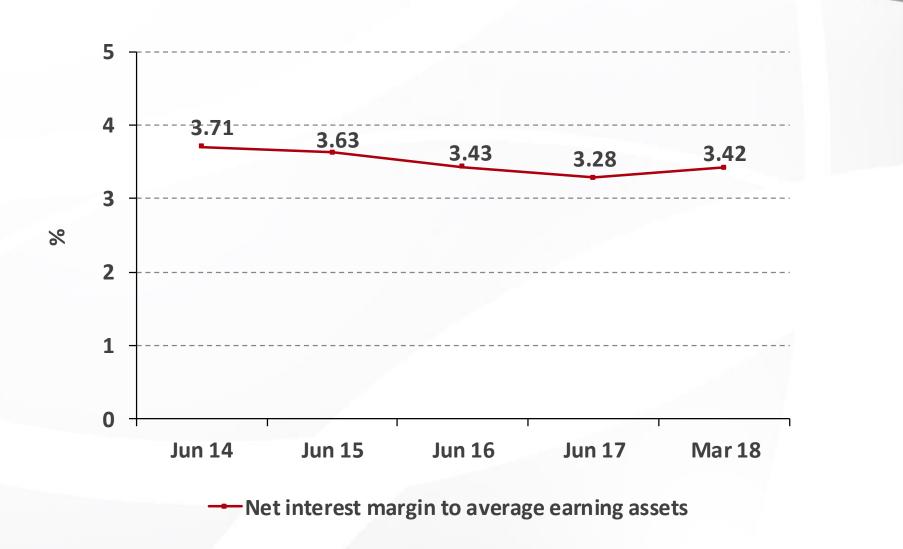
Assets mix



Note: Figures for Net loans and advances for Jun 17 and Mar 18 include Corporate Notes.

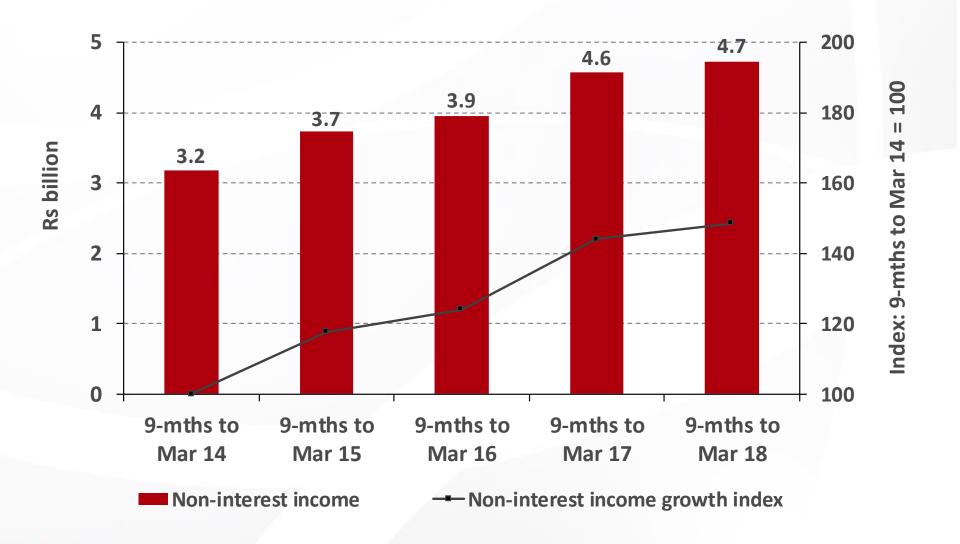






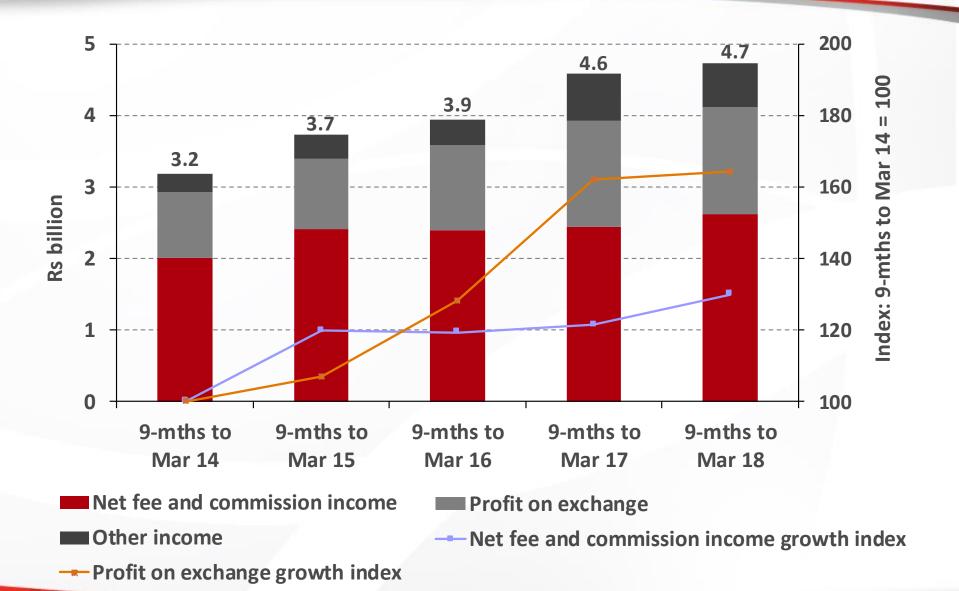


#### Non-interest income (i)





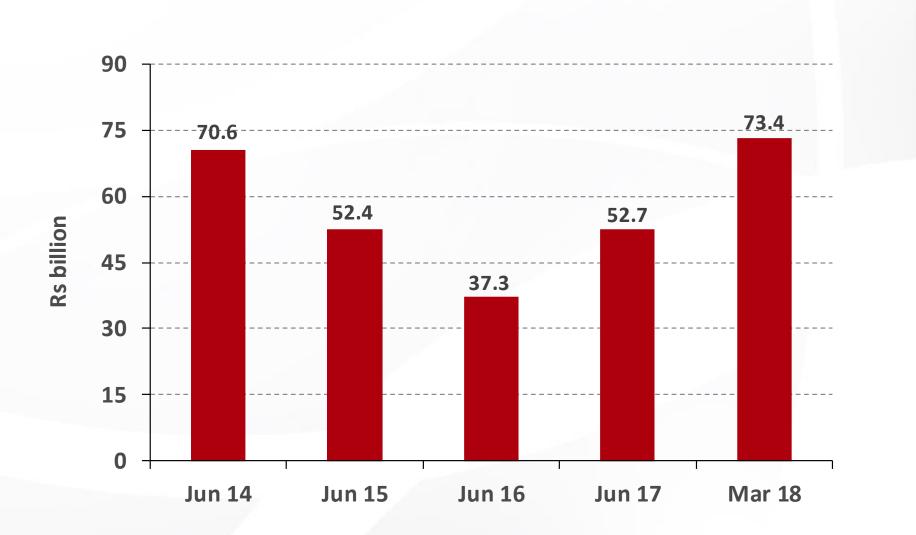
#### Non-interest income (ii)



12



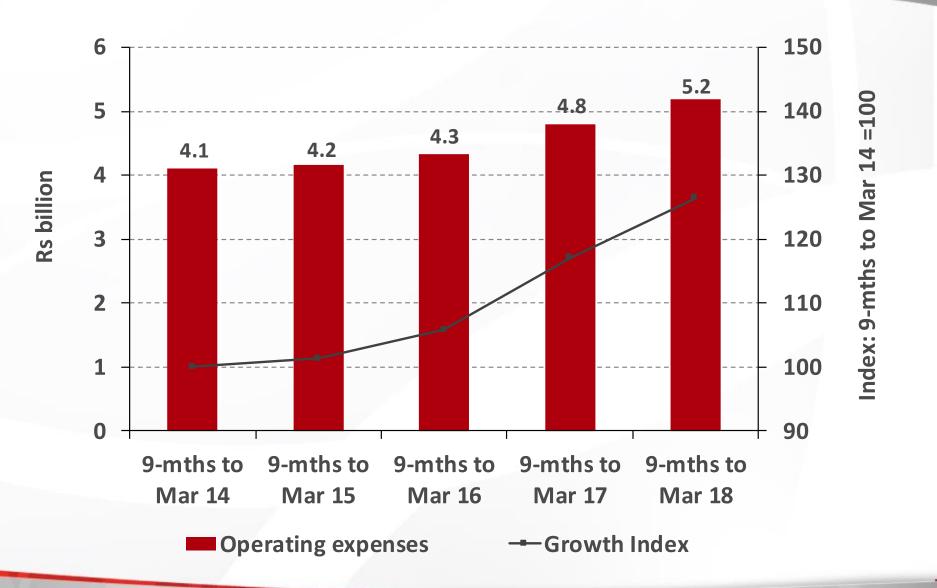
### **Contingent liabilities**



13

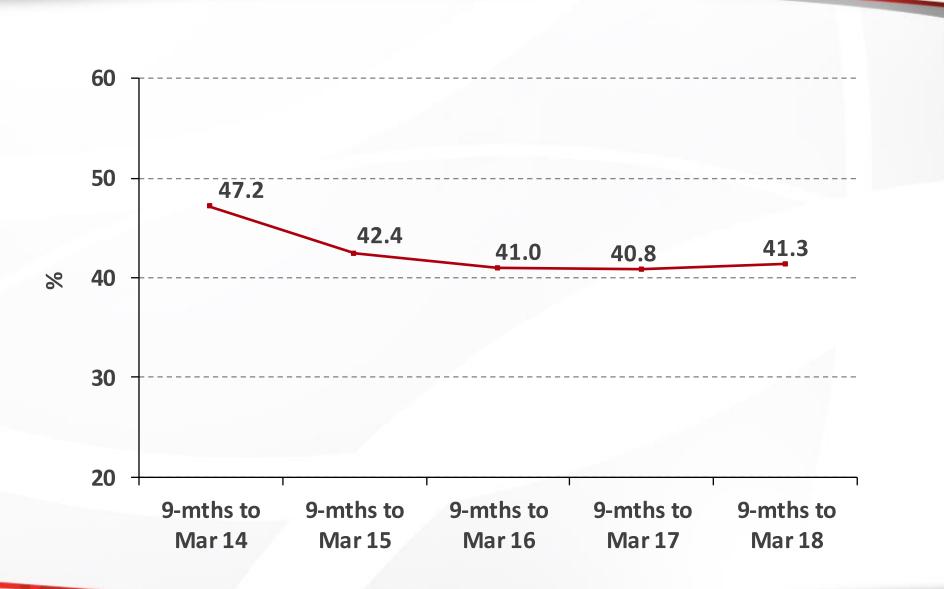


#### **Operating expenses**



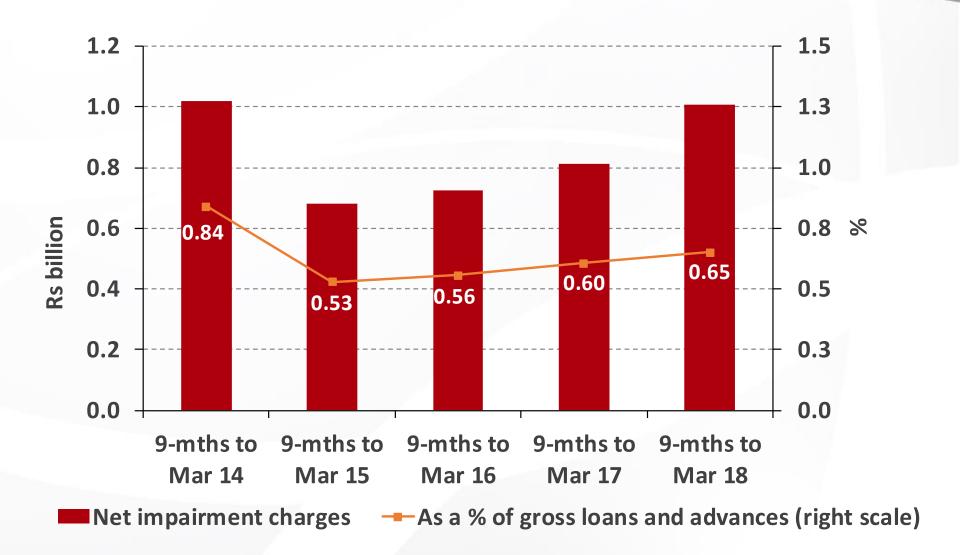


#### Cost to income ratio





**Credit impairment charges** 





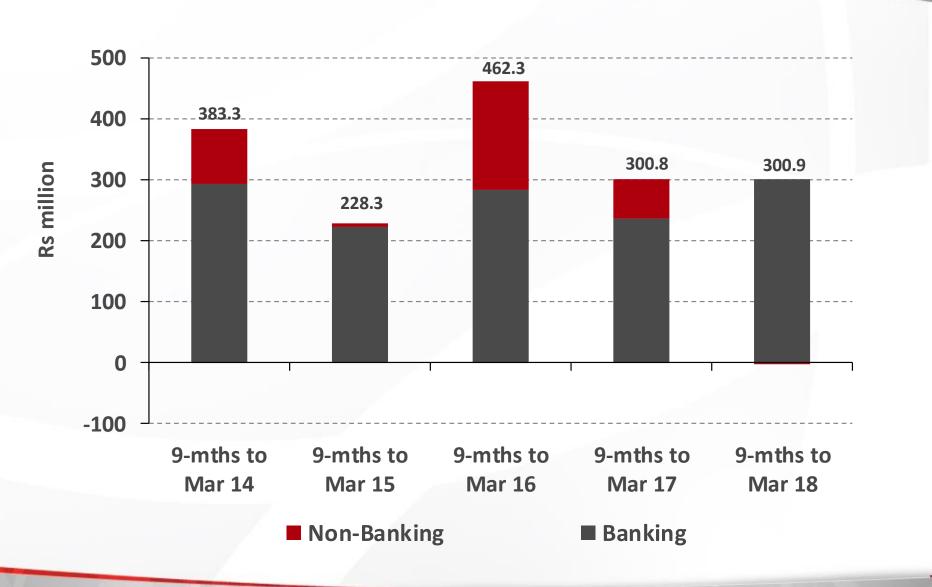
### **Credit quality**



--- Gross NPLs to gross loans and advances

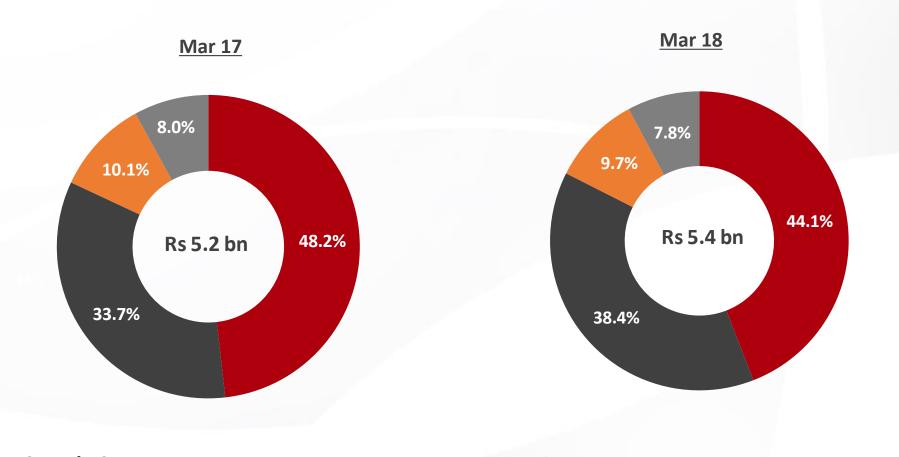


#### Share of profit of associates





#### **Profit distribution**



MCB Ltd - Segment A

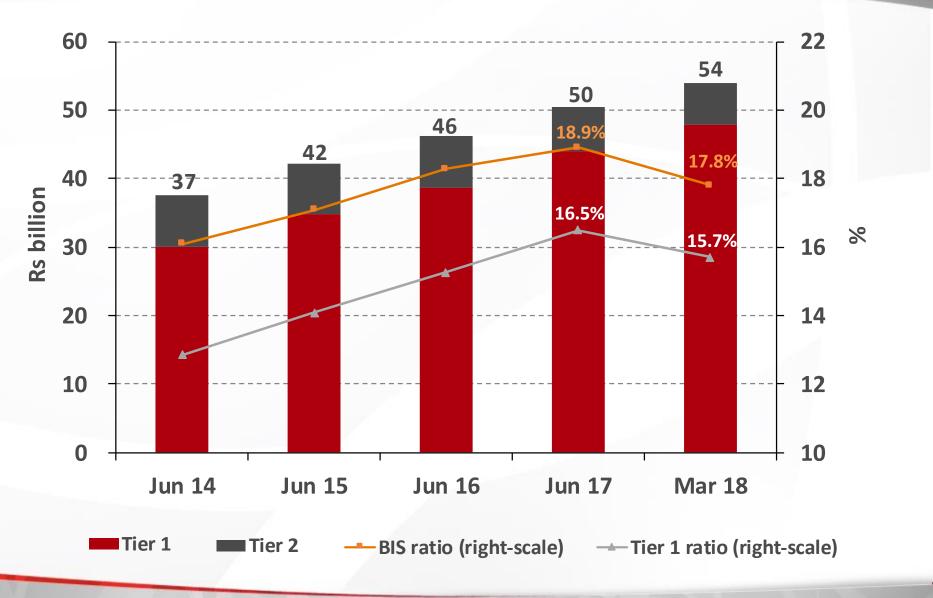
Foreign banking subsidiaries & associates

MCB Ltd - Segment B

Non-banking financial & other investments

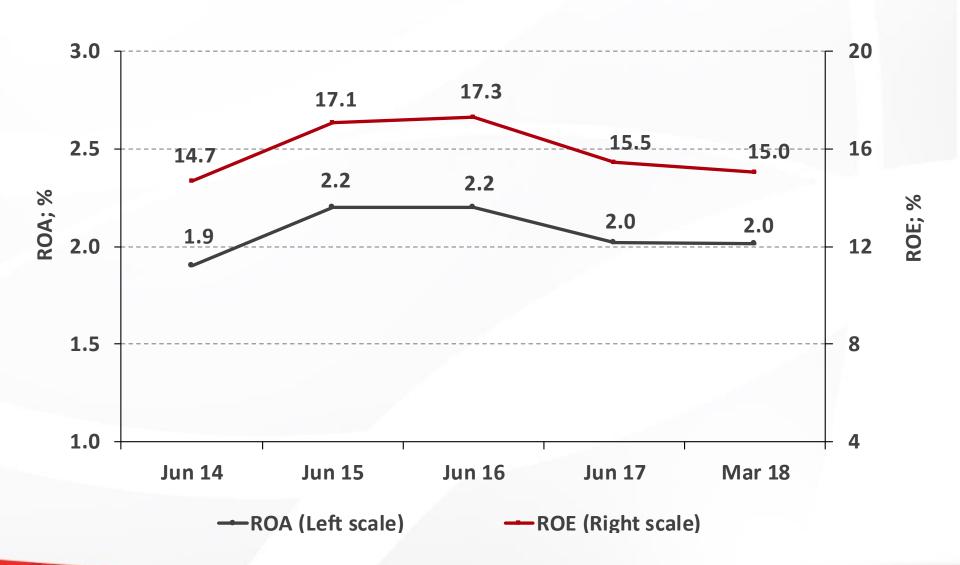


**Capital adequacy** 



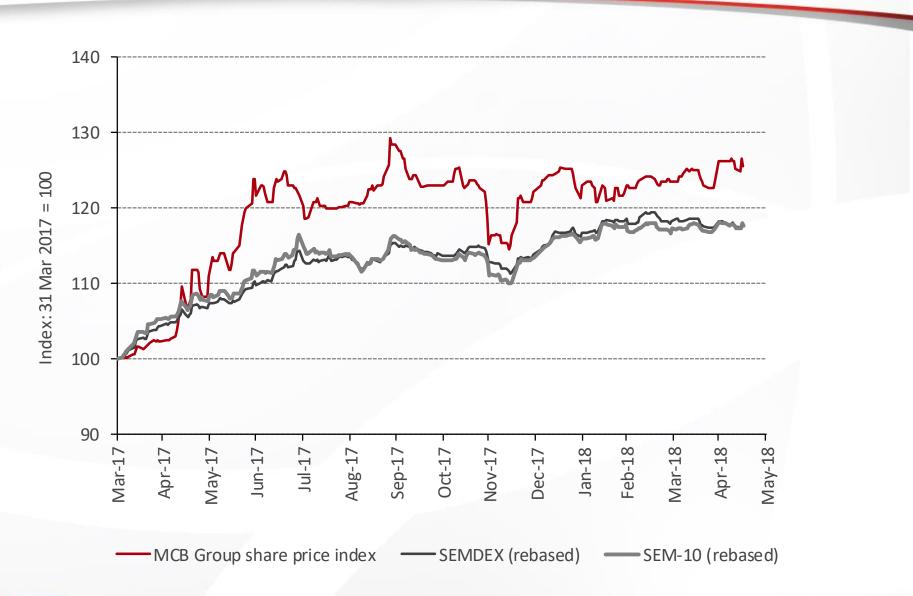


**ROA & ROE** 





#### Share price performance





# Thank you

Website:www.mcbgroup.comContact details:investor.relations@mcbgroup.com