

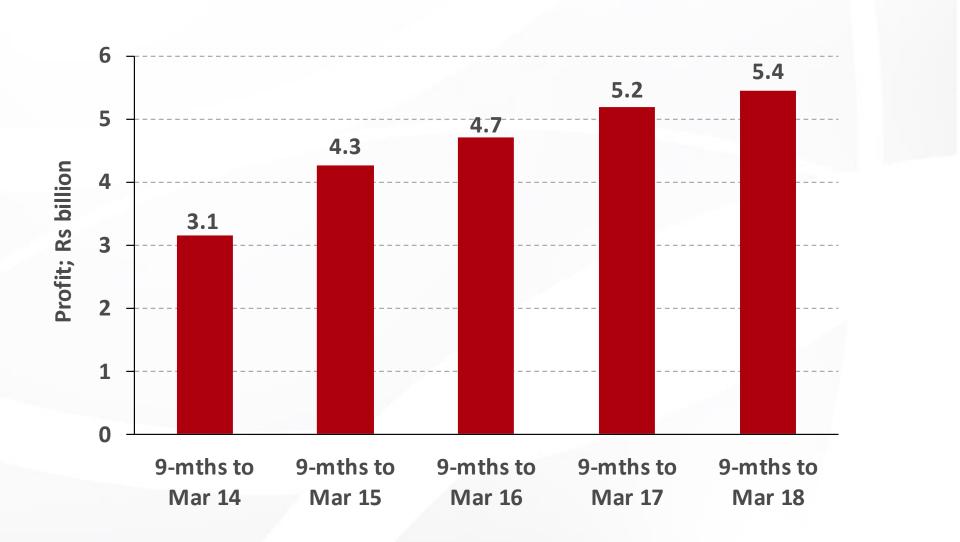
Everyday, we will help make something happen

Nine months results for FY 2017/18 Earnings Call Presentation

21 May 2018



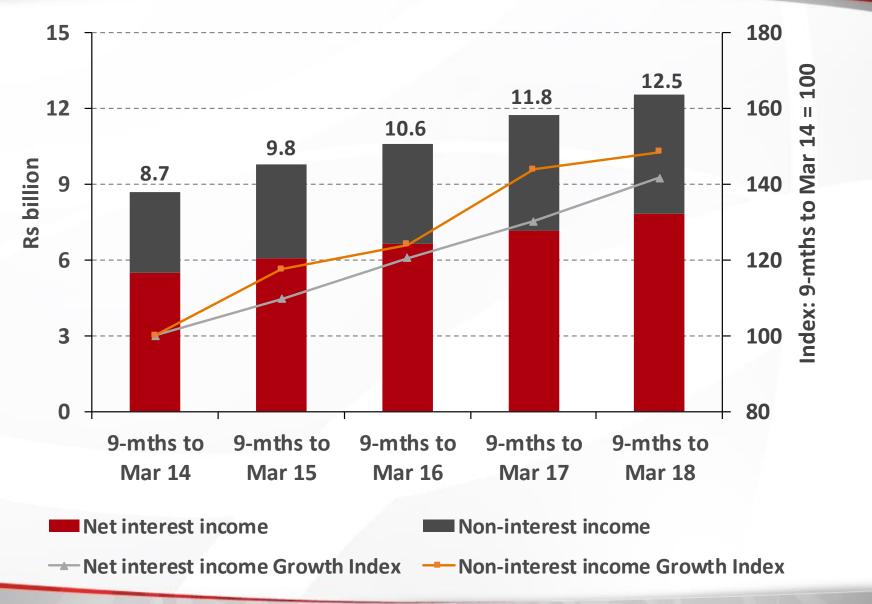
Profitability



2

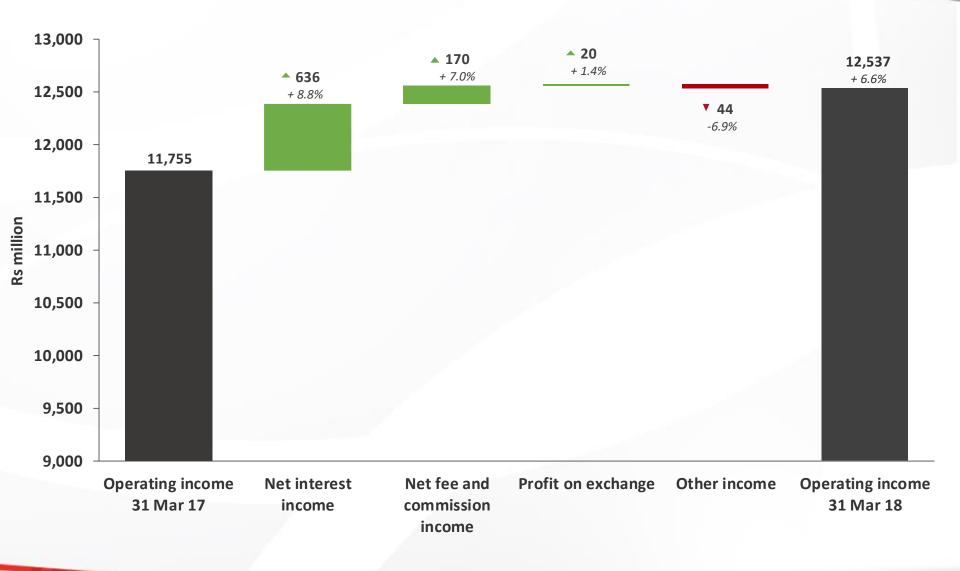


Operating income (i)



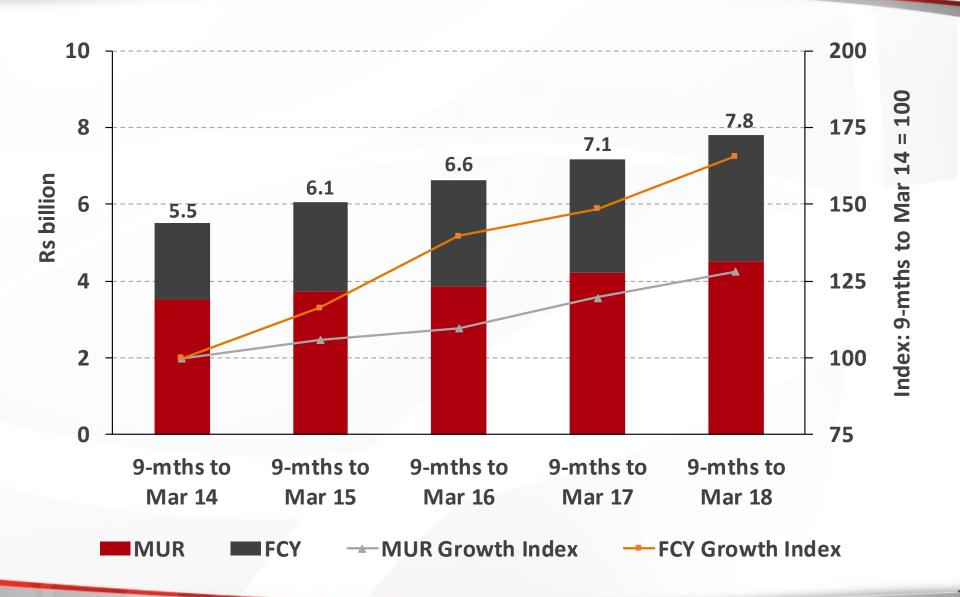


Operating income (ii)



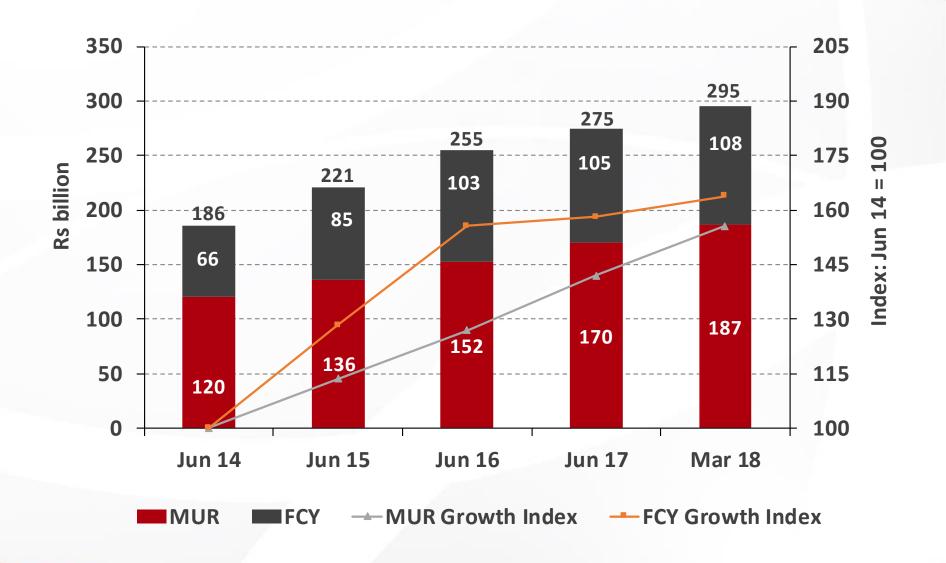


Net interest income



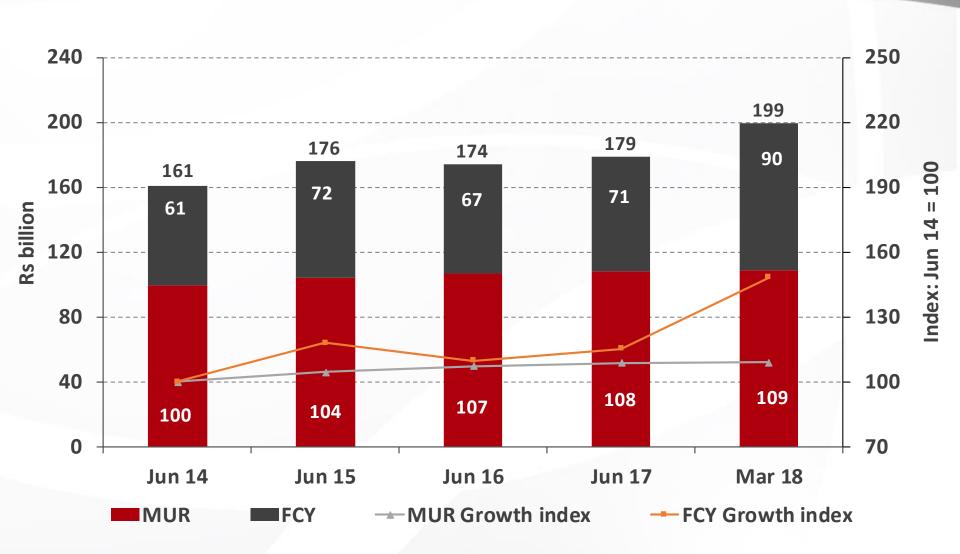


Deposits



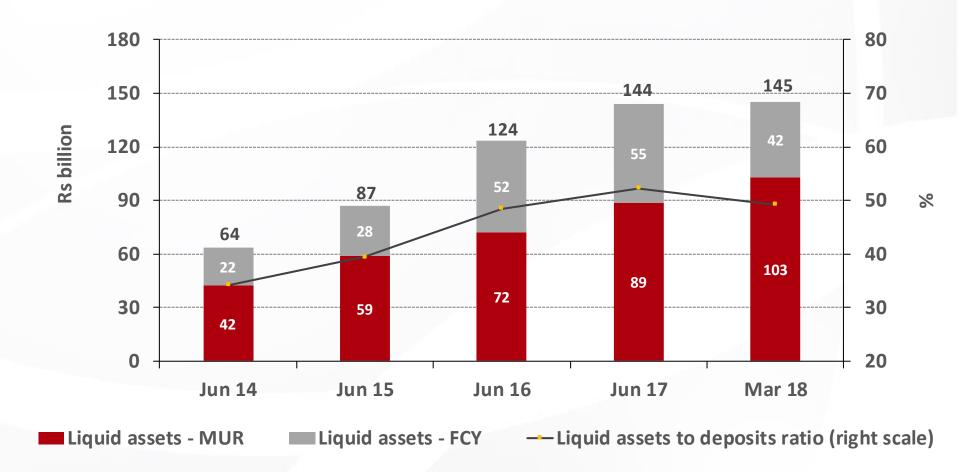


Gross loans





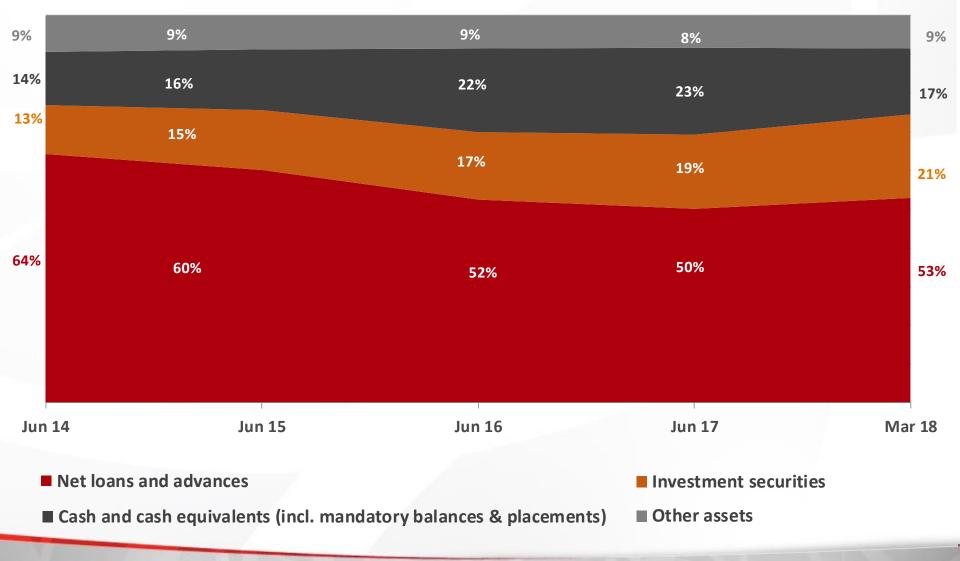
Liquidity position



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



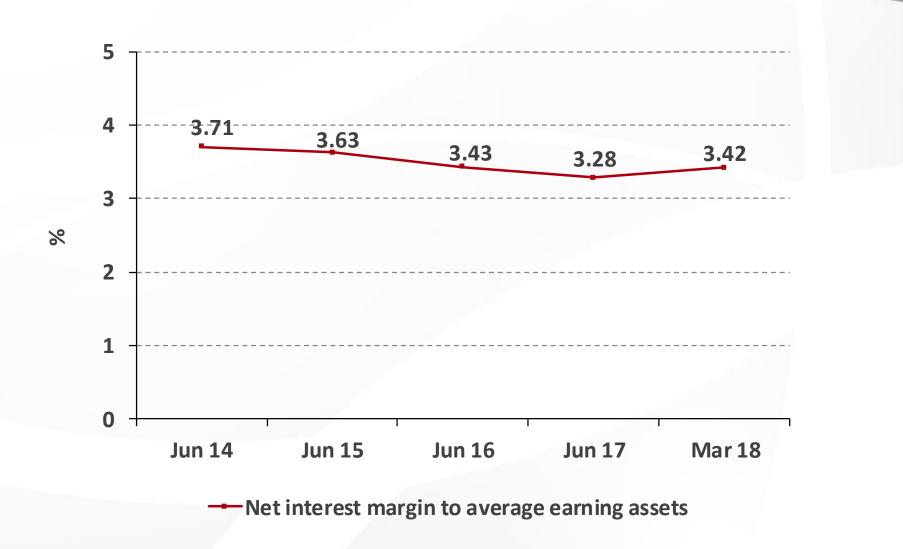
Assets mix



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

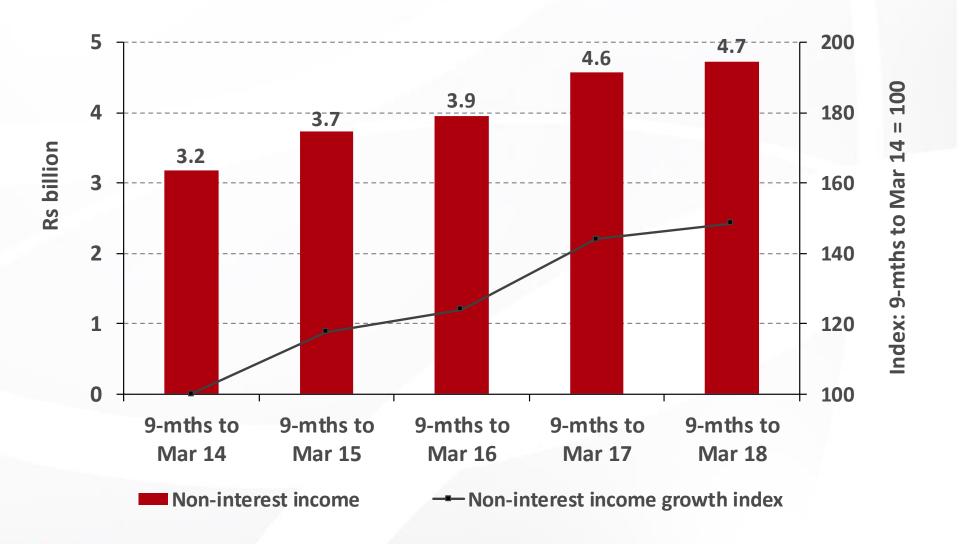






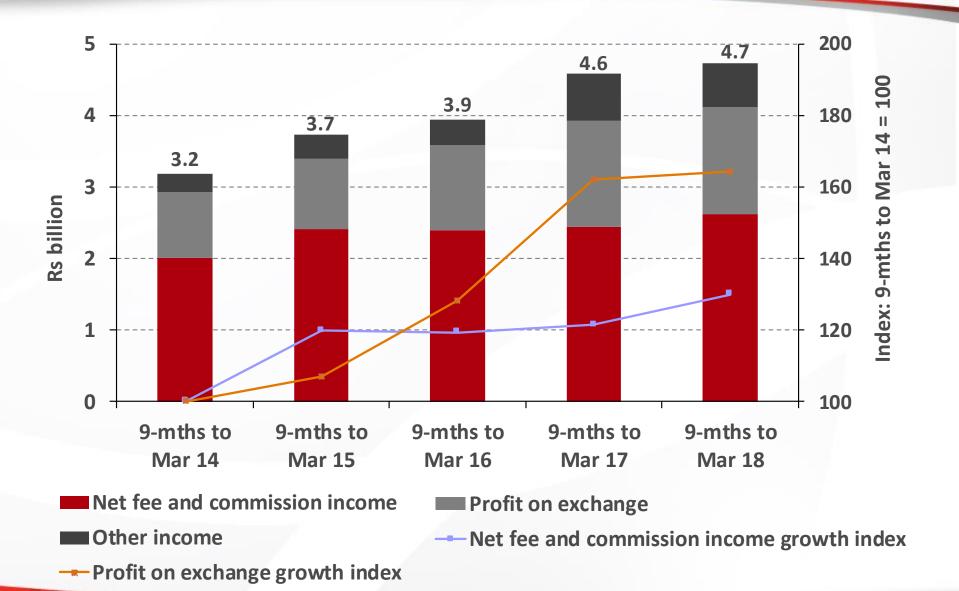


Non-interest income (i)





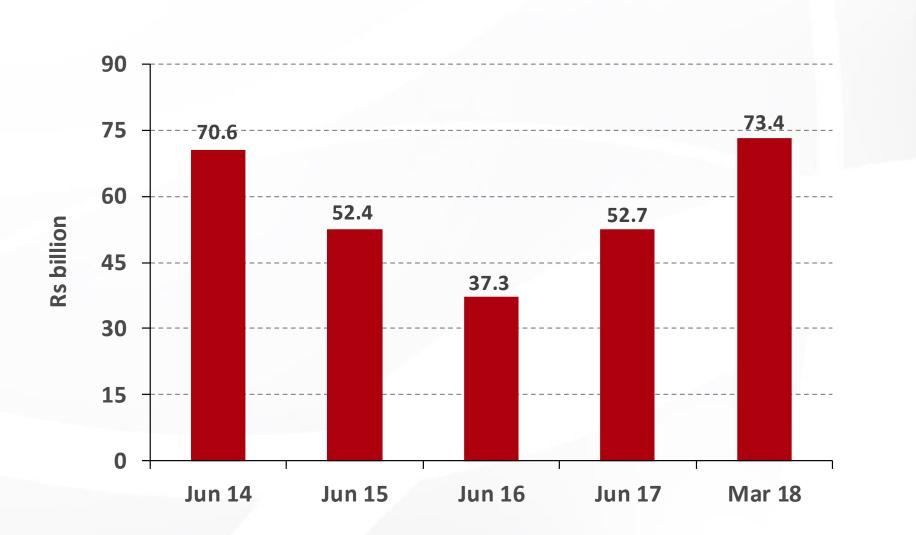
Non-interest income (ii)



12



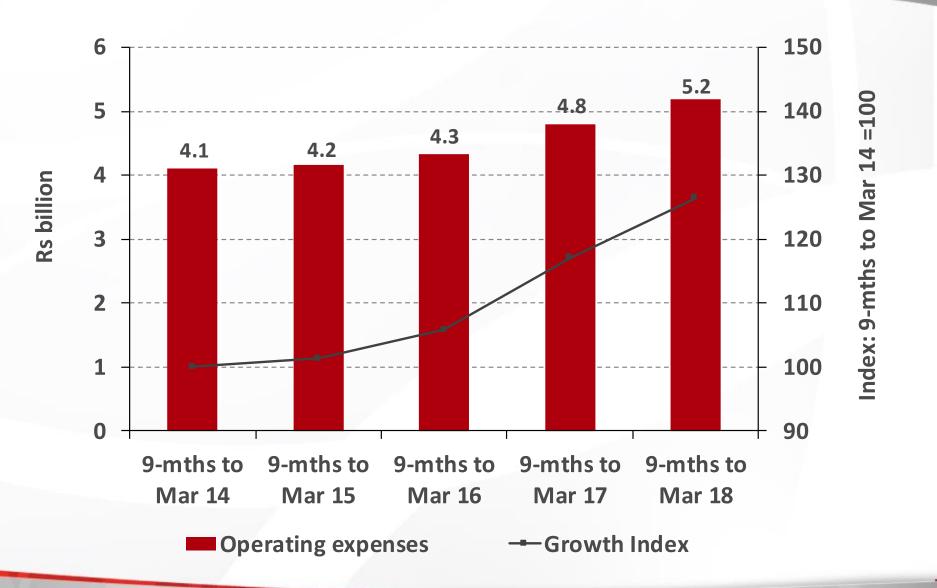
Contingent liabilities



13

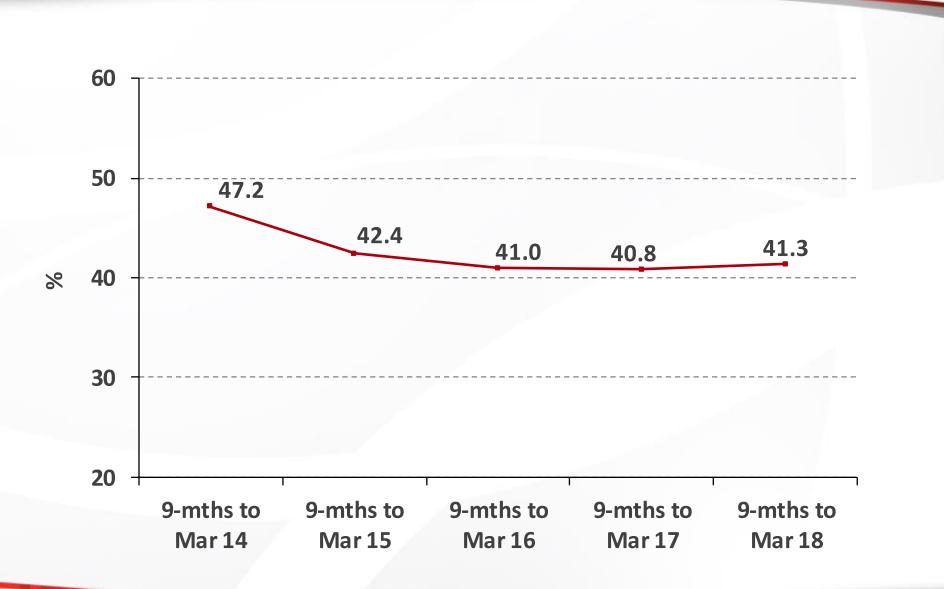


Operating expenses



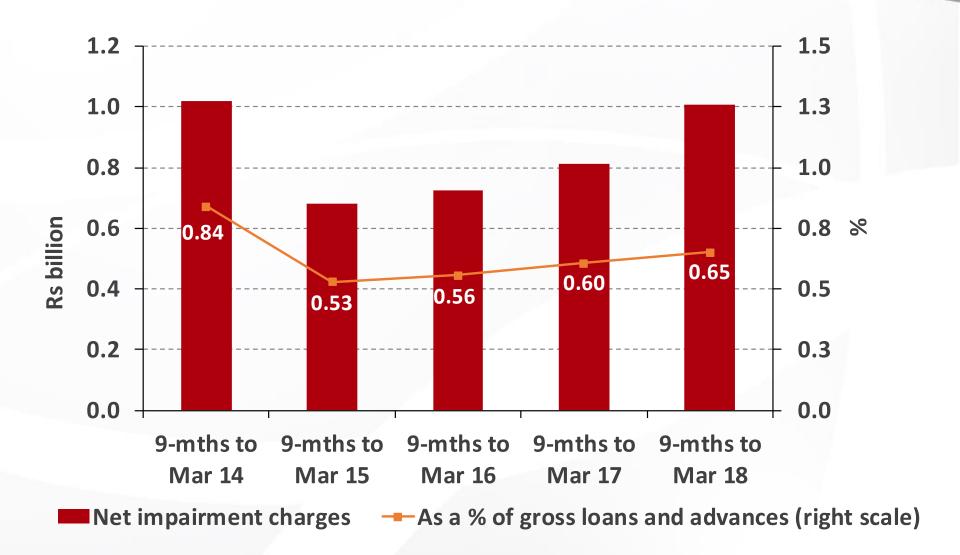


Cost to income ratio





Credit impairment charges





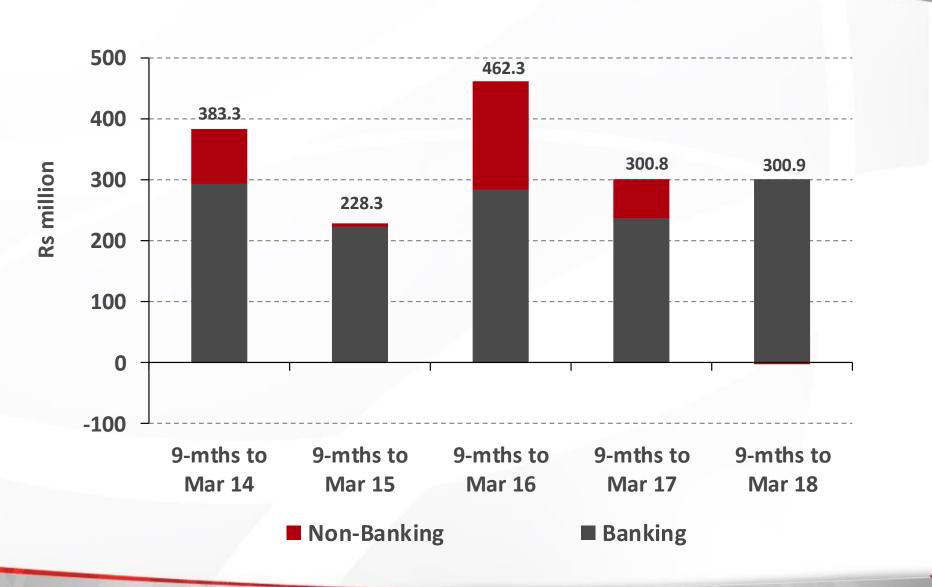
Credit quality



--- Gross NPLs to gross loans and advances

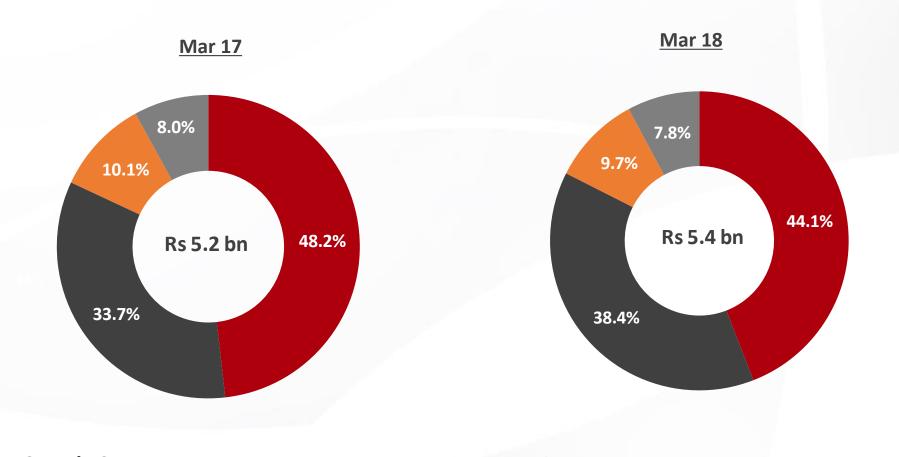


Share of profit of associates





Profit distribution



MCB Ltd - Segment A

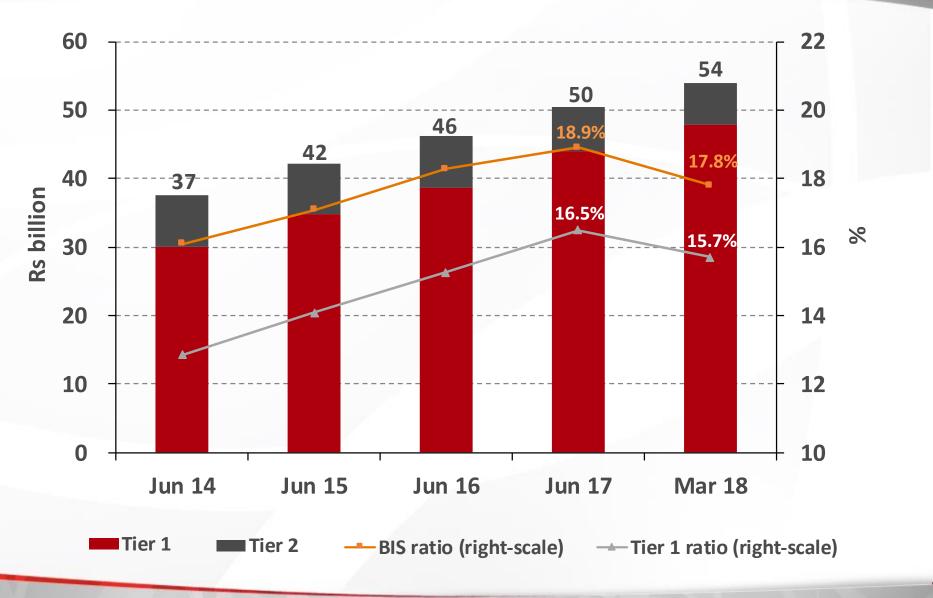
Foreign banking subsidiaries & associates

MCB Ltd - Segment B

Non-banking financial & other investments

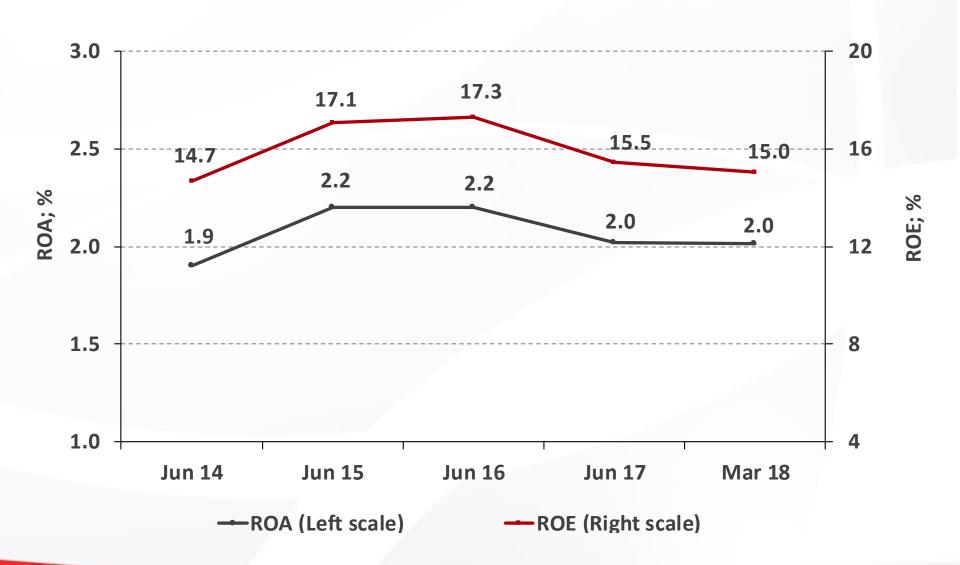


Capital adequacy



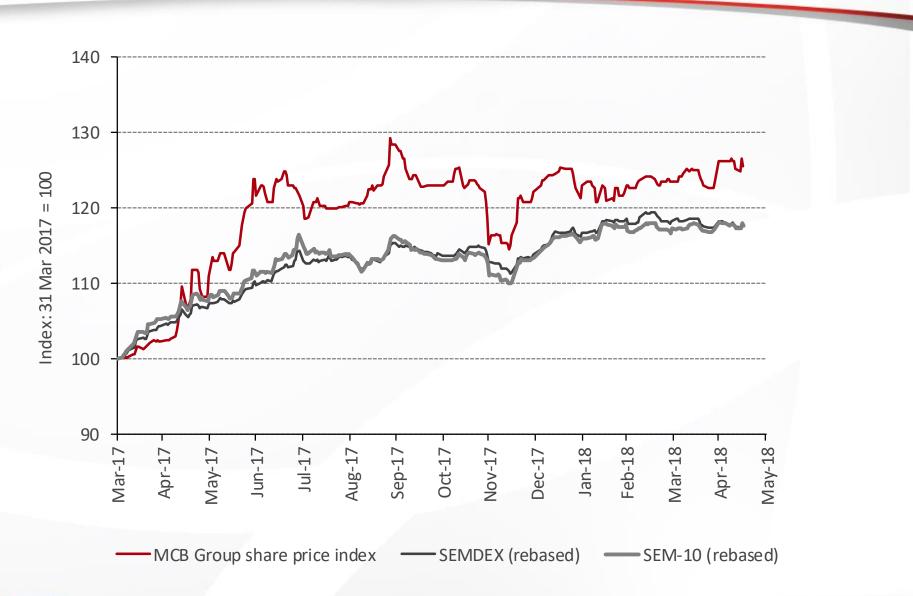


ROA & ROE





Share price performance





Thank you

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