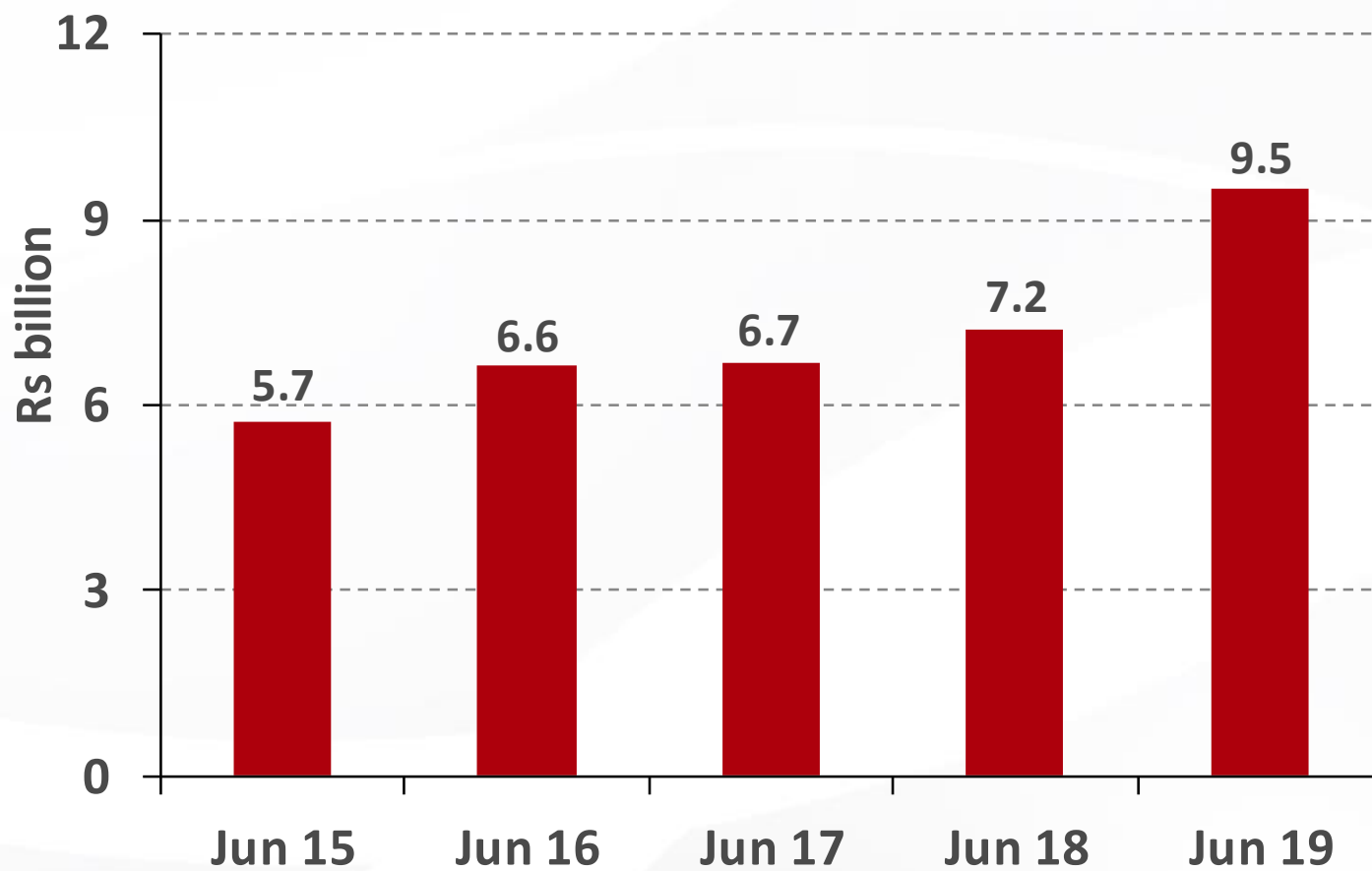


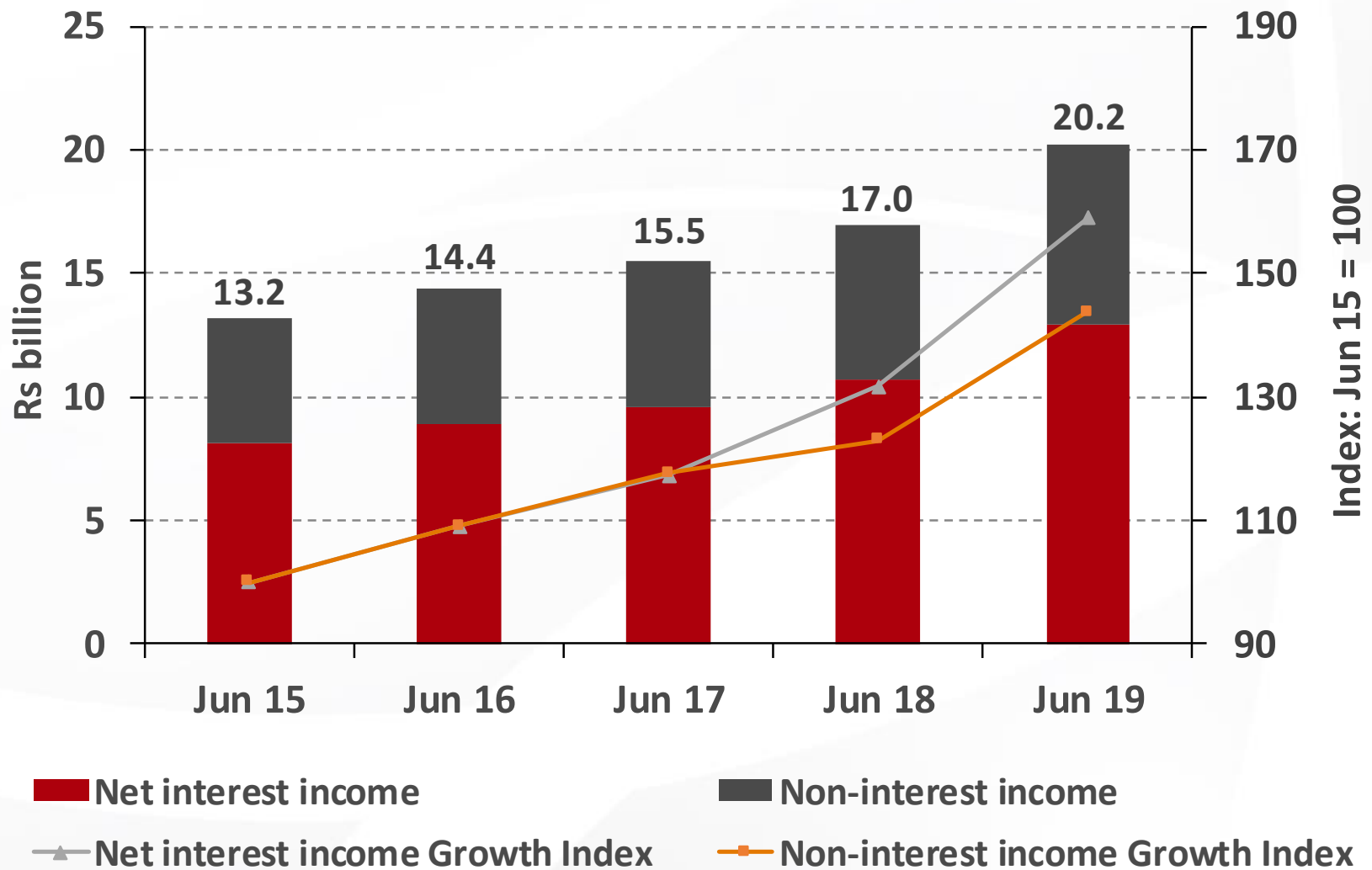


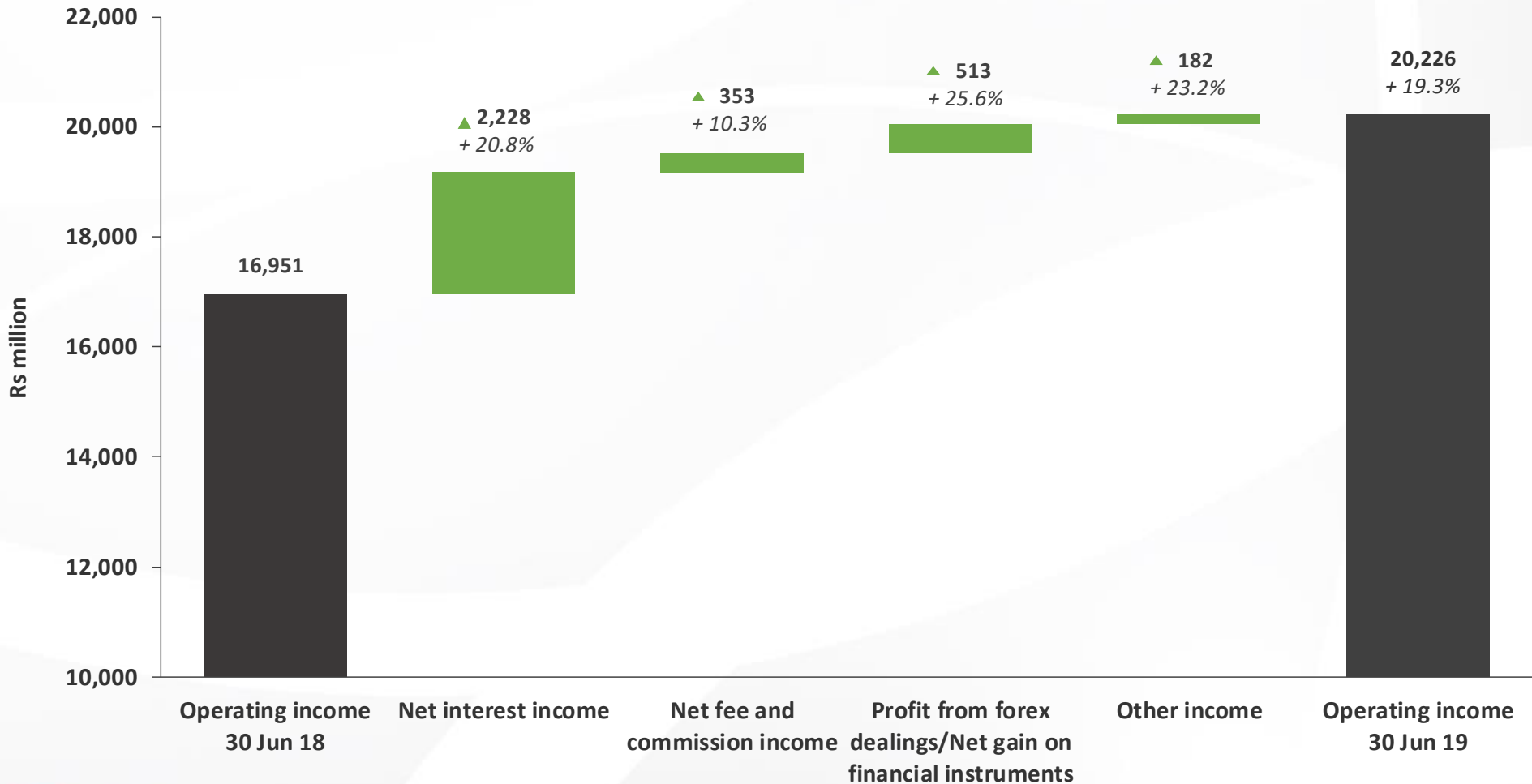
Everyday, we will help make something happen

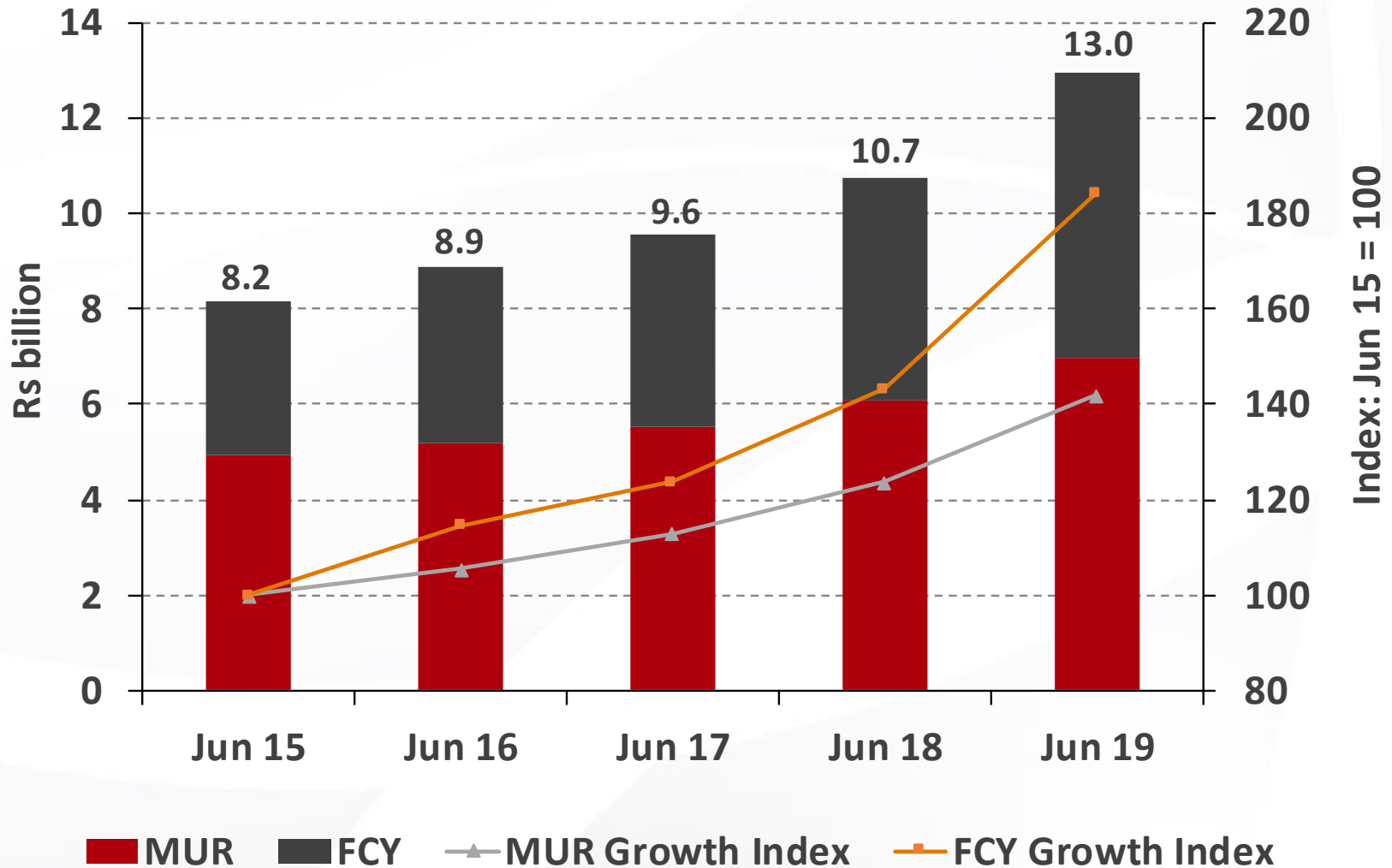
**Full year results for FY 2018/19
Investor Meeting & Earnings call presentation**

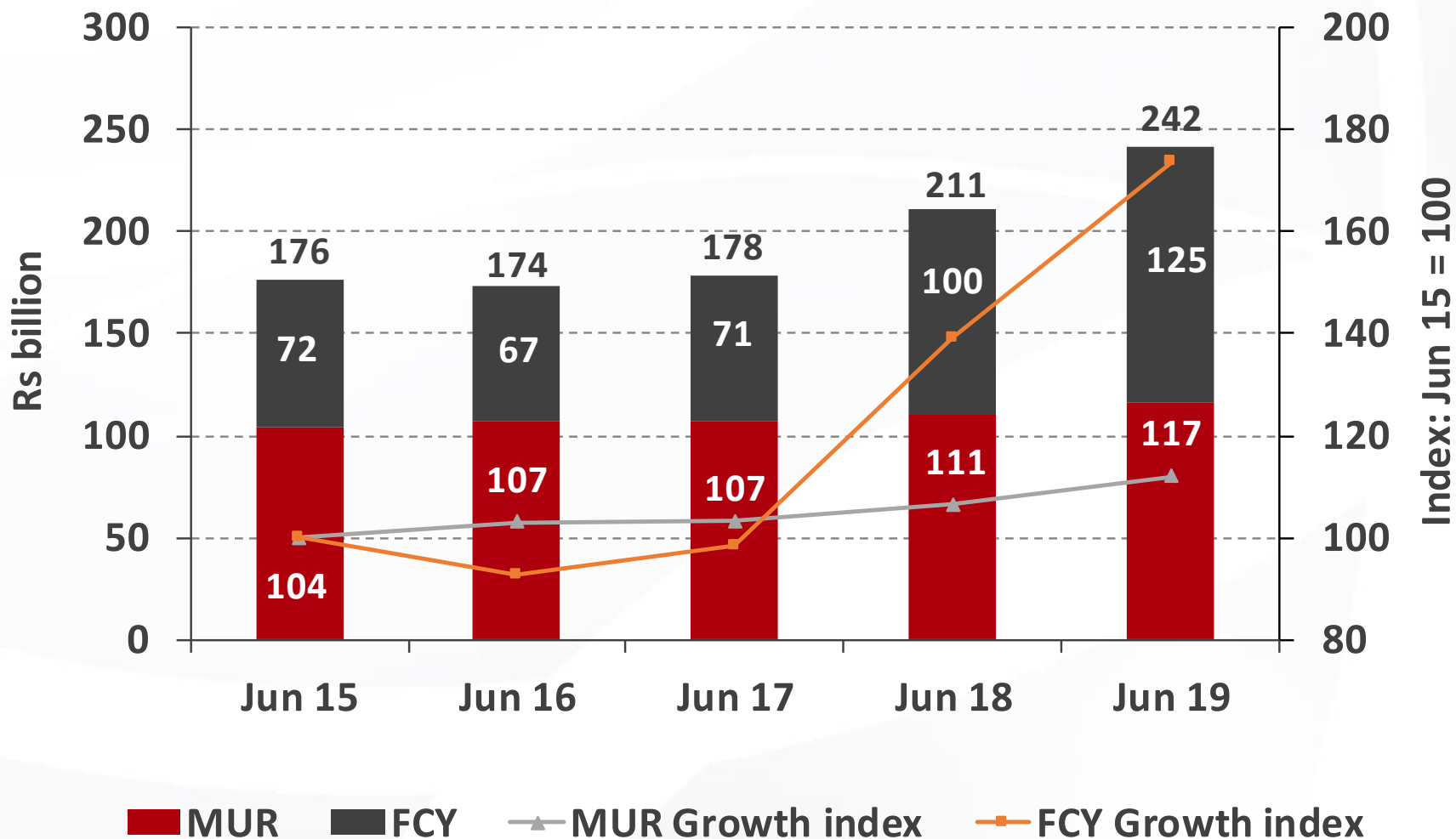
8 October 2019

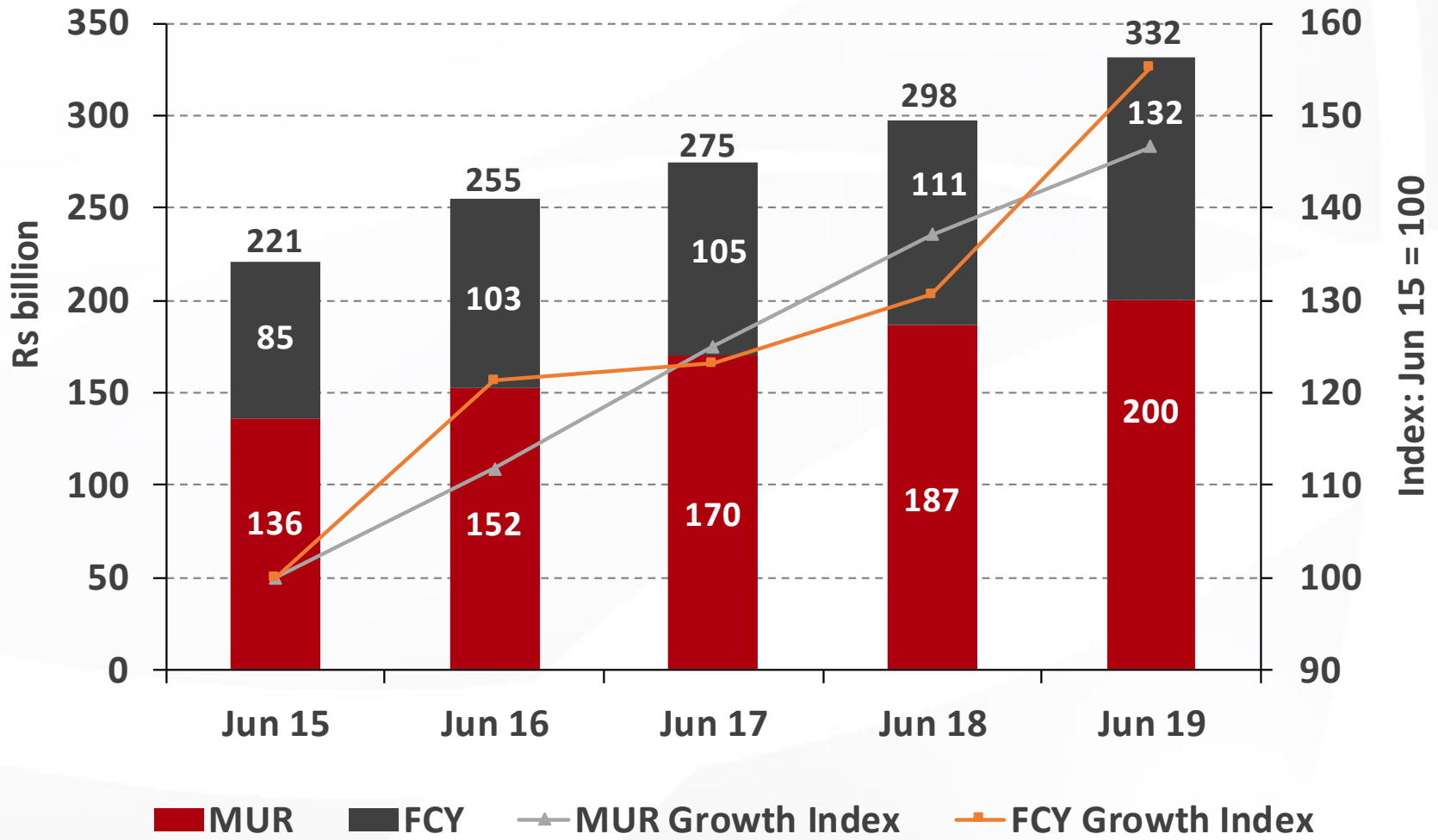


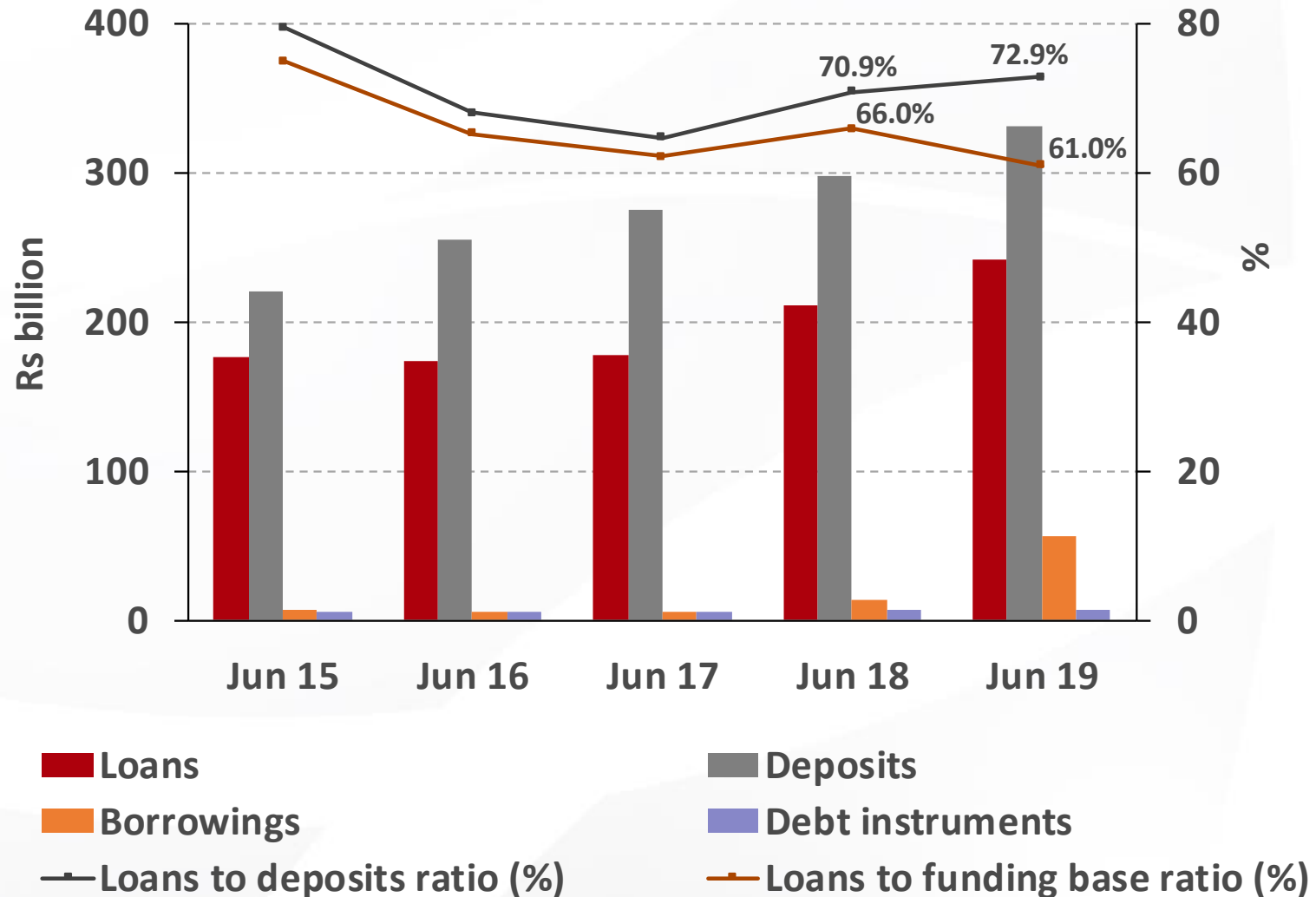


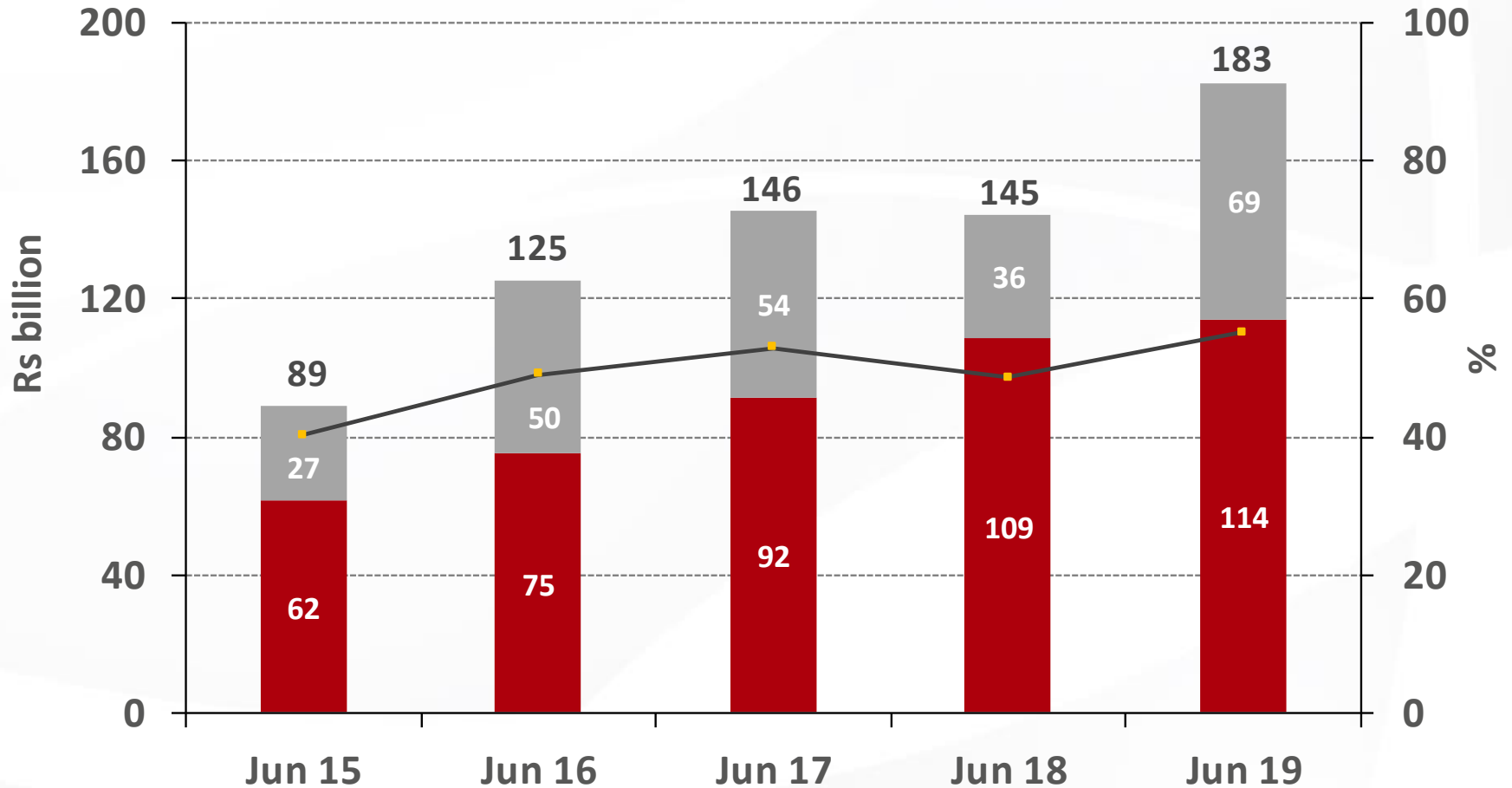




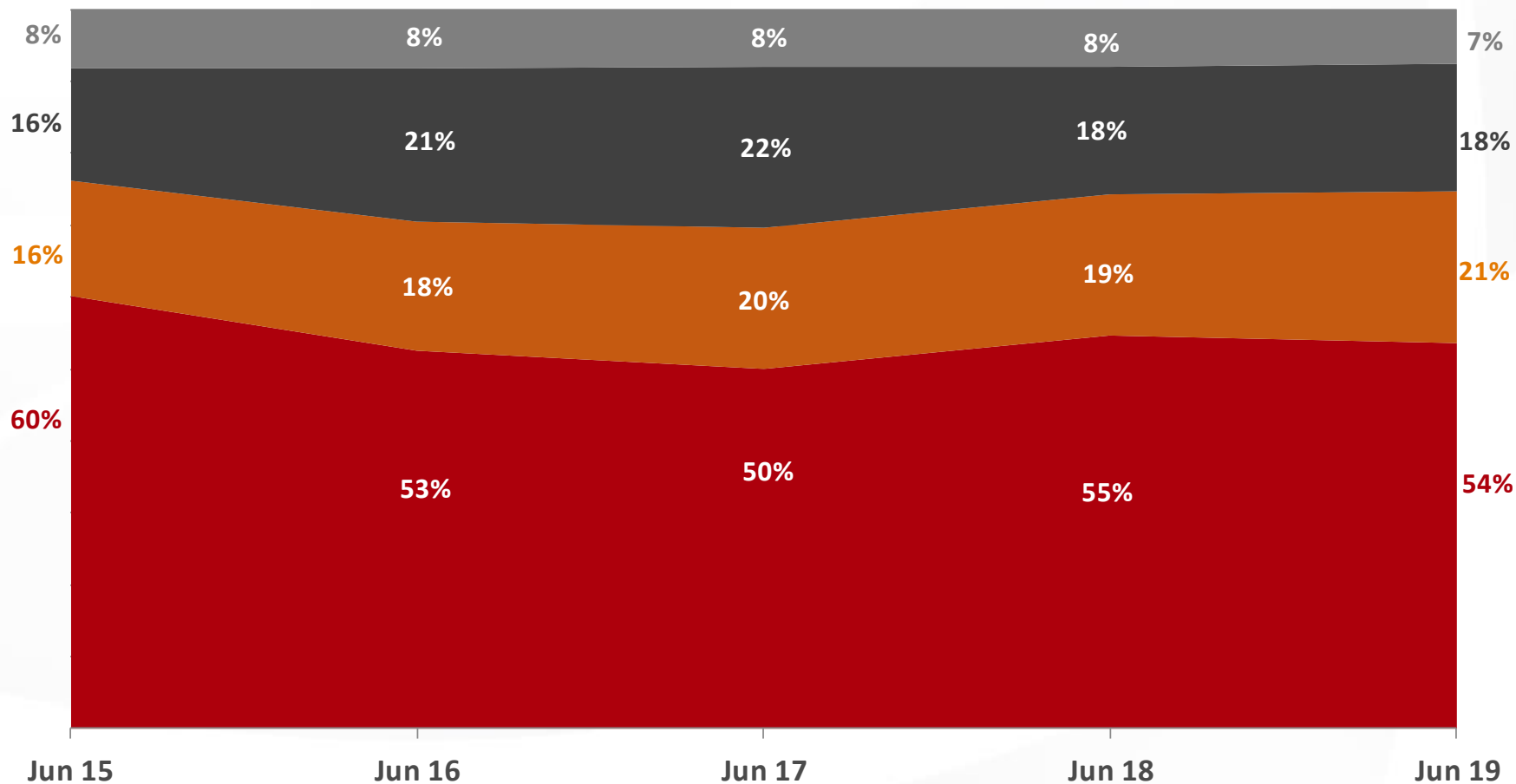




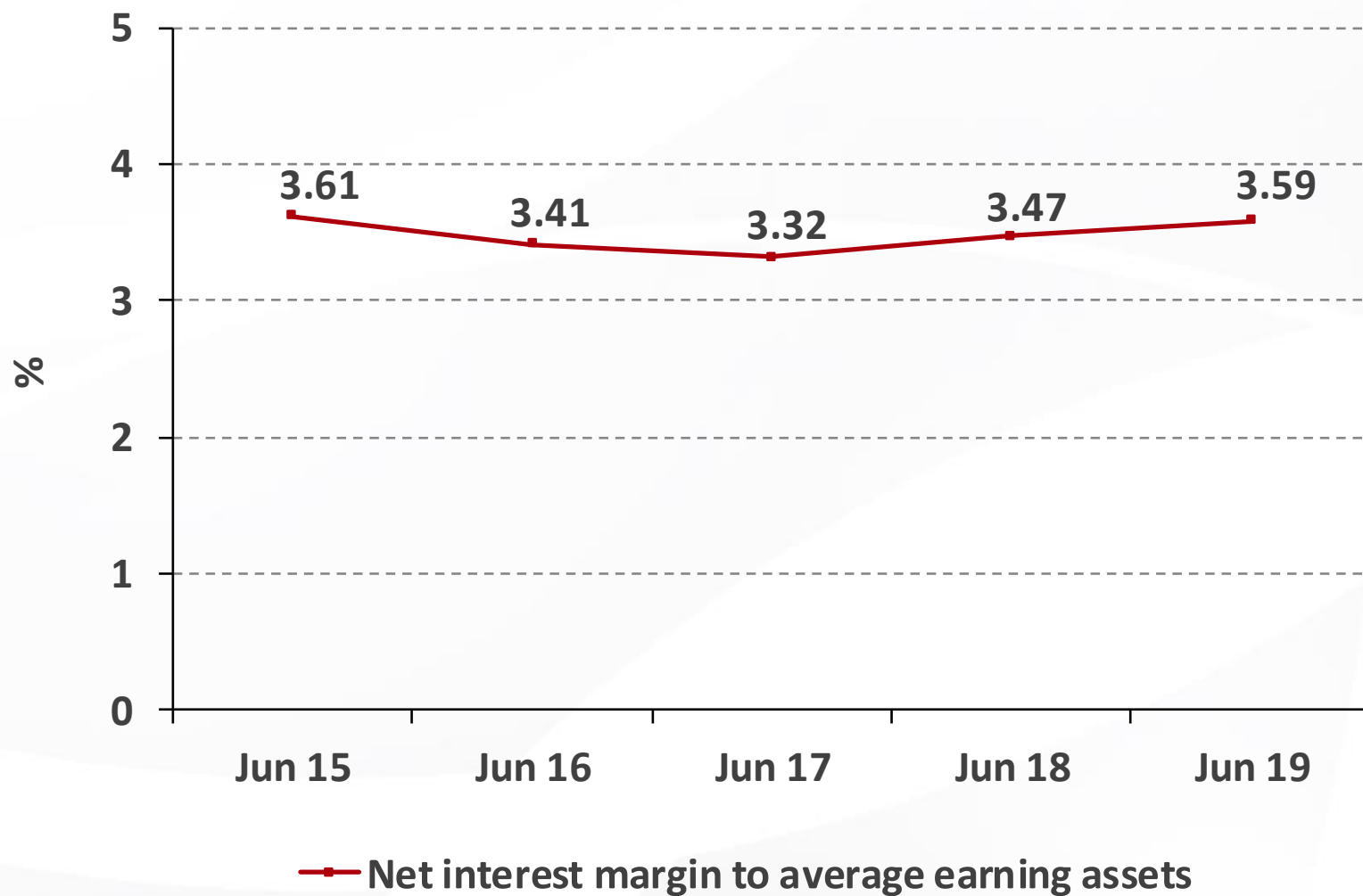


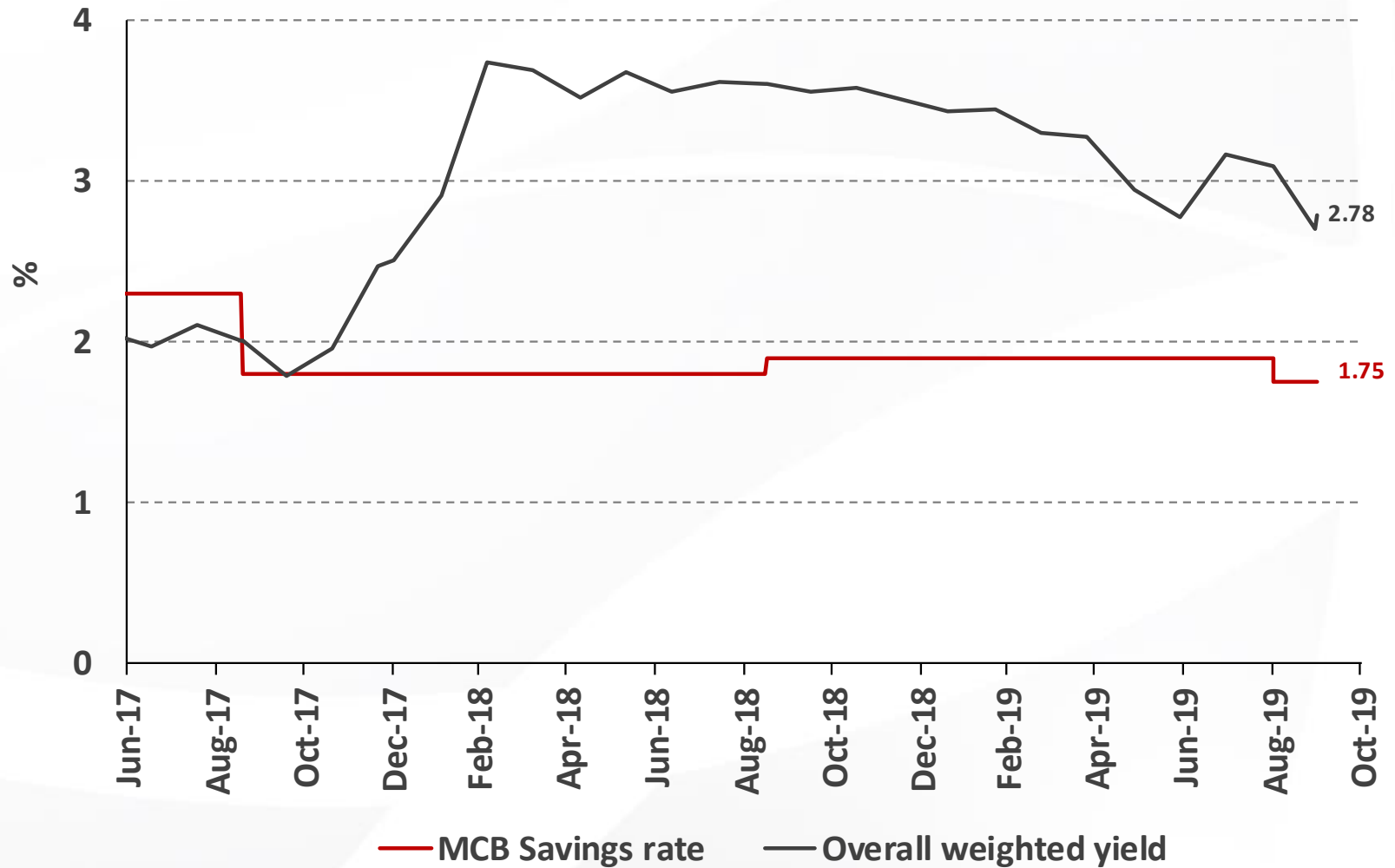


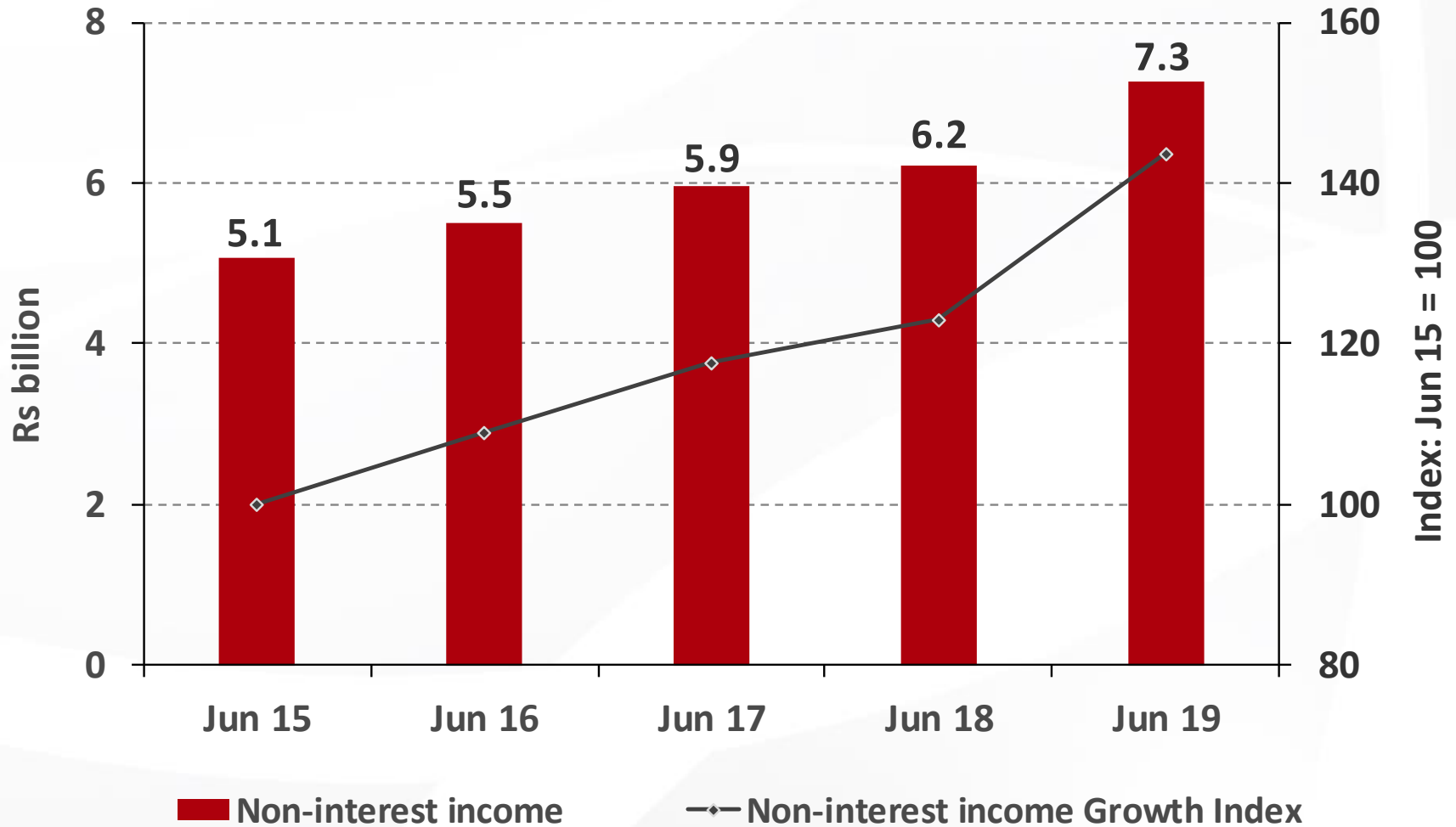
■ Liquid assets - MUR
 ■ Liquid assets - FCY
 —●— Liquid assets to deposits ratio (right scale)

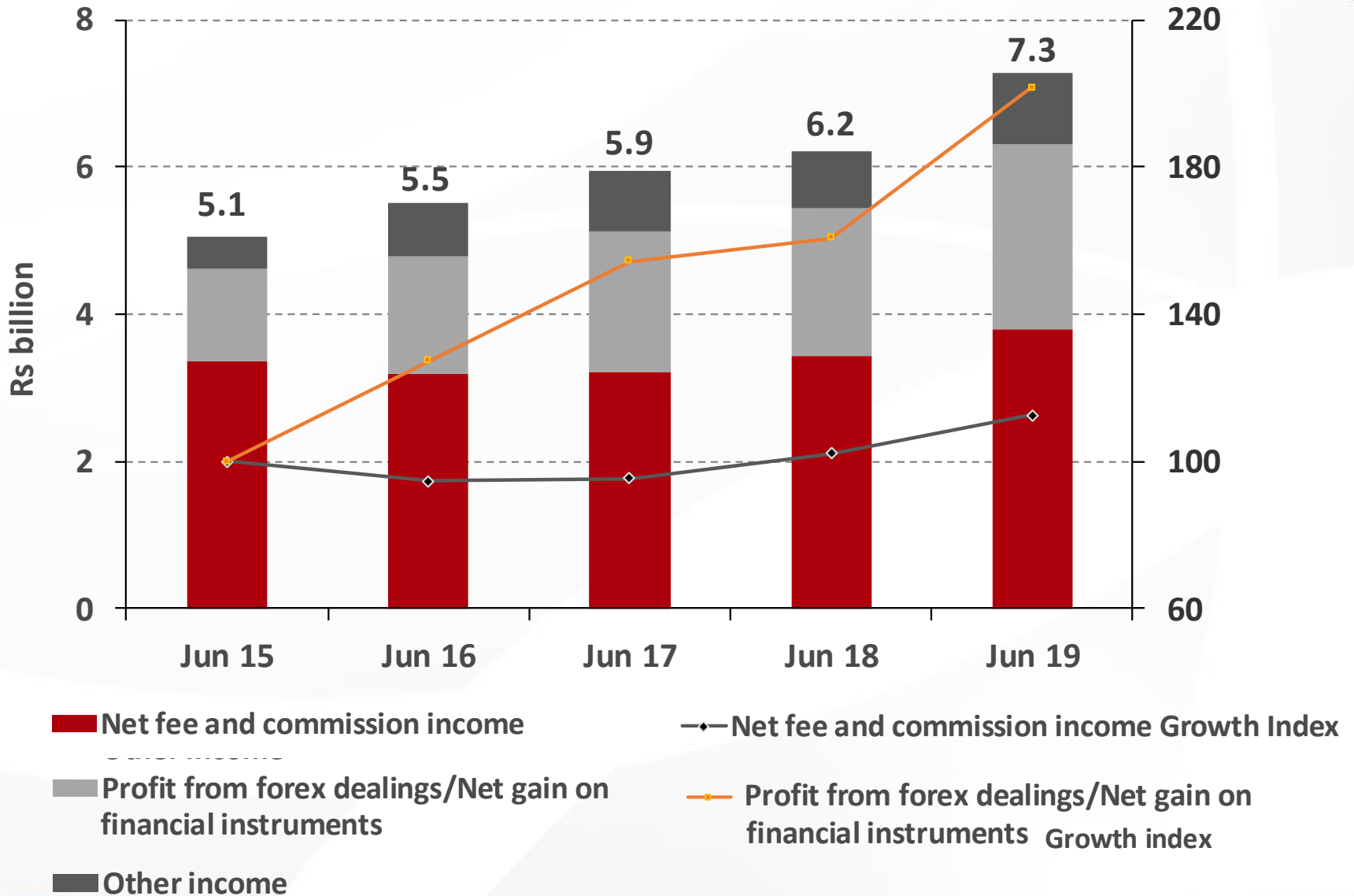


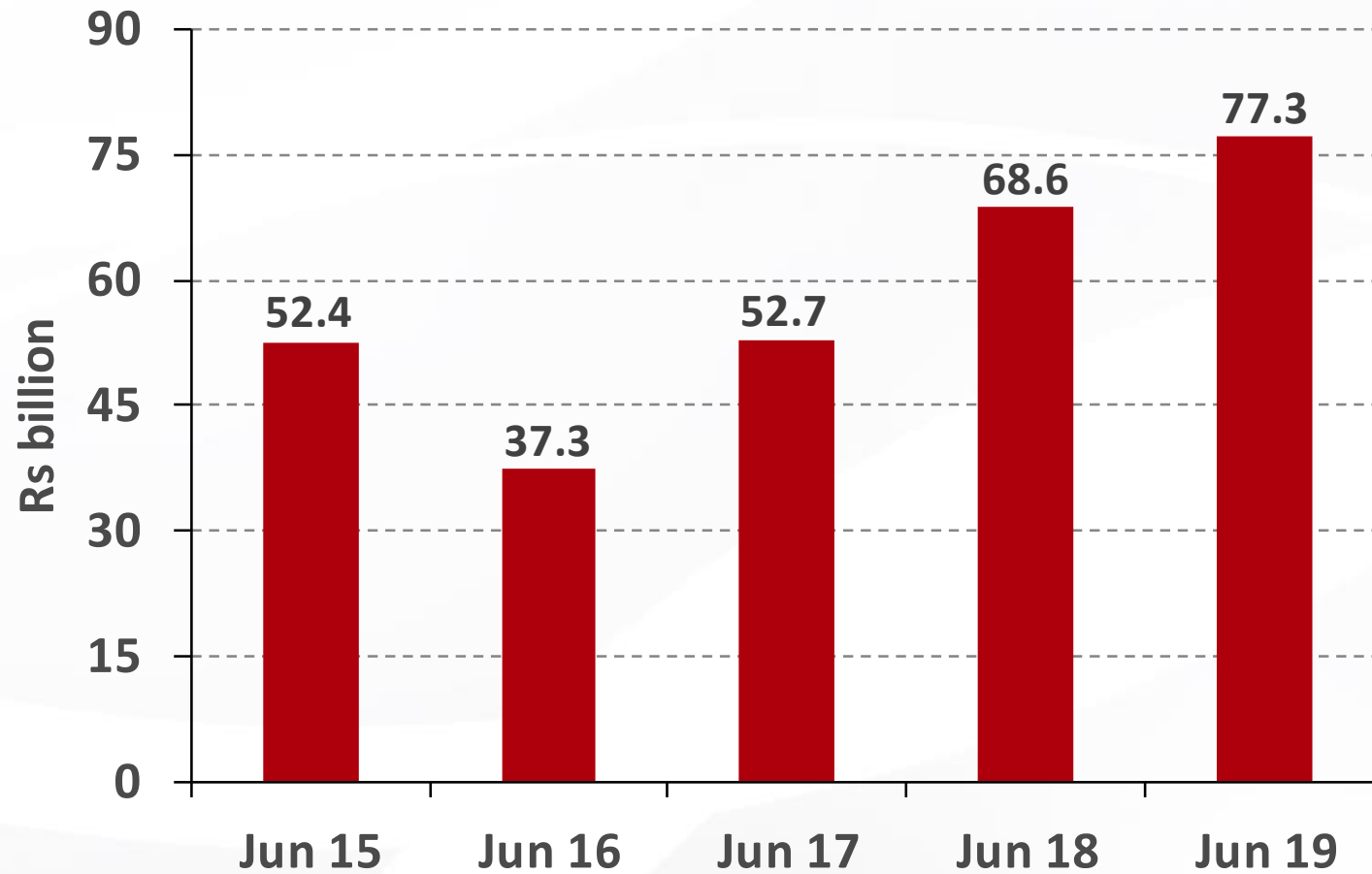
- Net loans and advances (incl. corporate notes)
- Cash and cash equivalents (incl. mandatory balances & placements)
- Investment securities (excl. shares & corporate notes)
- Other assets

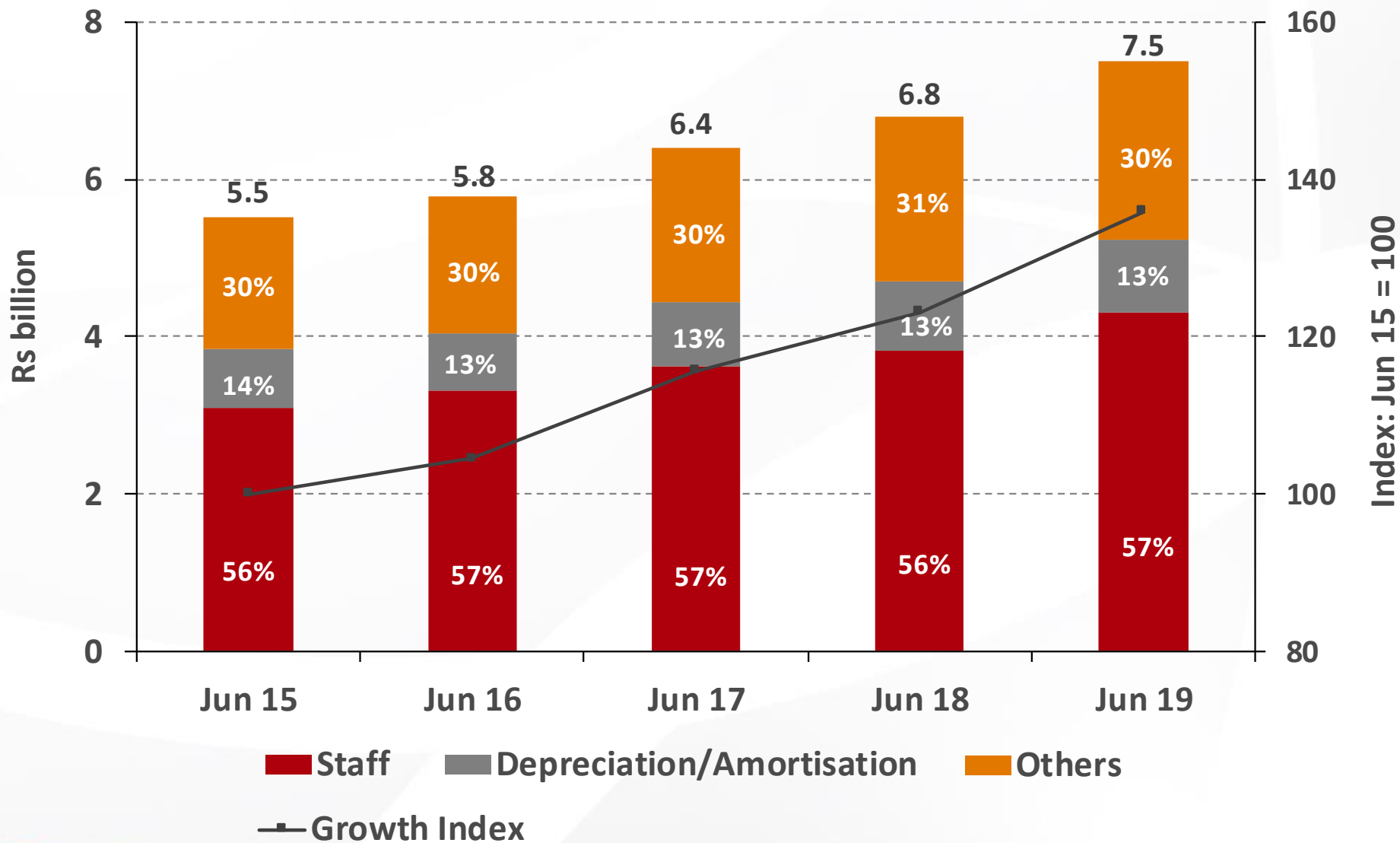


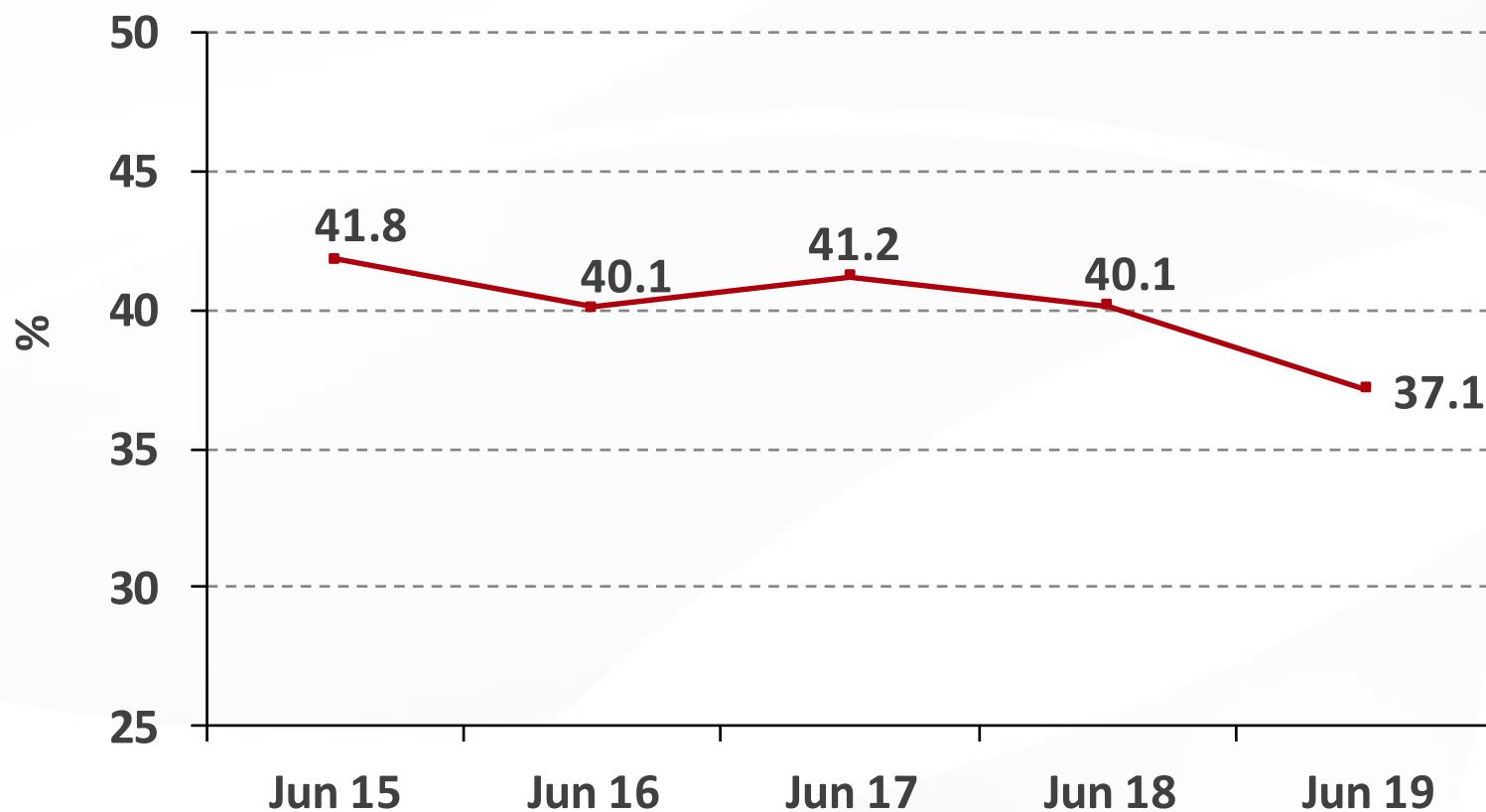


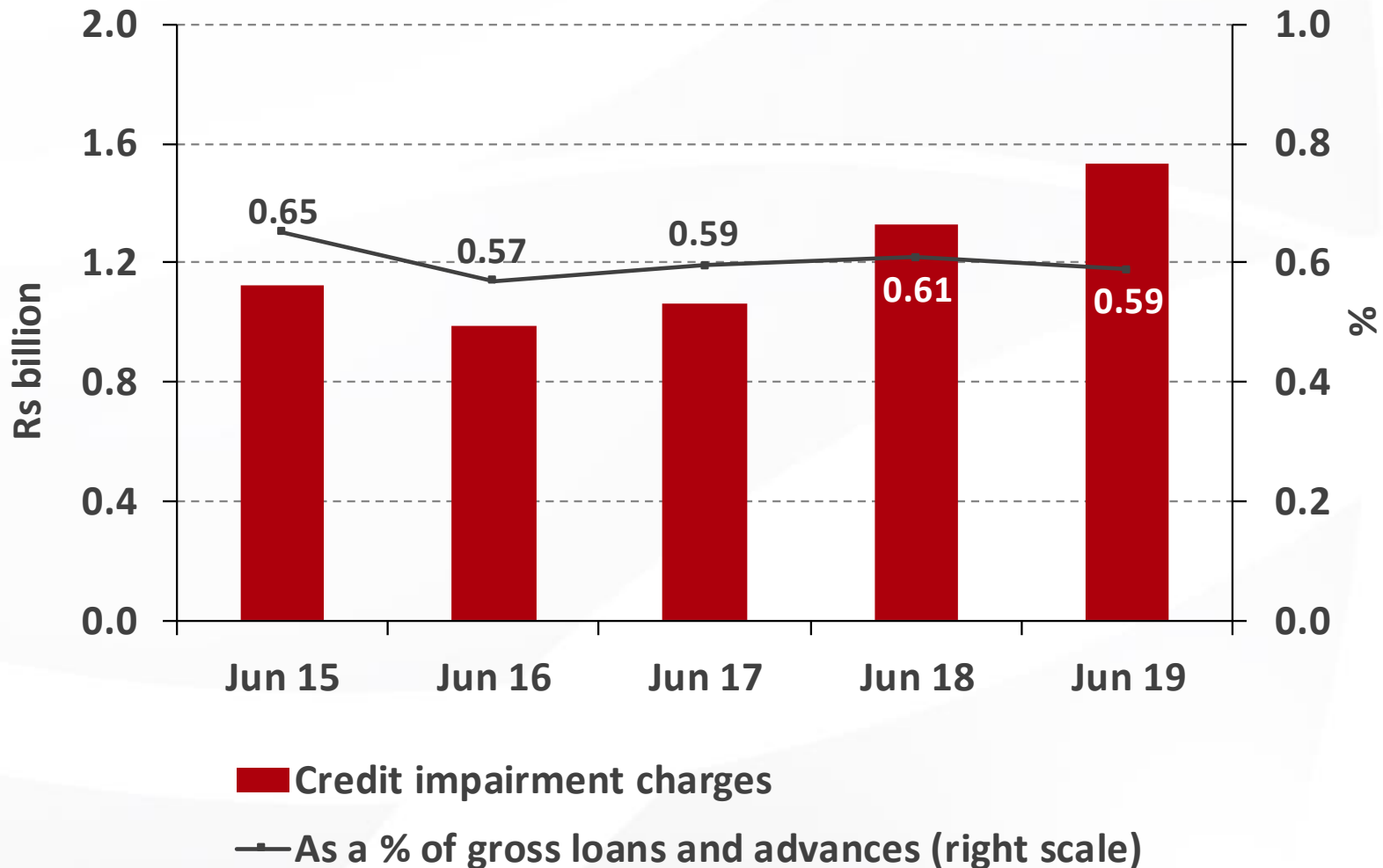


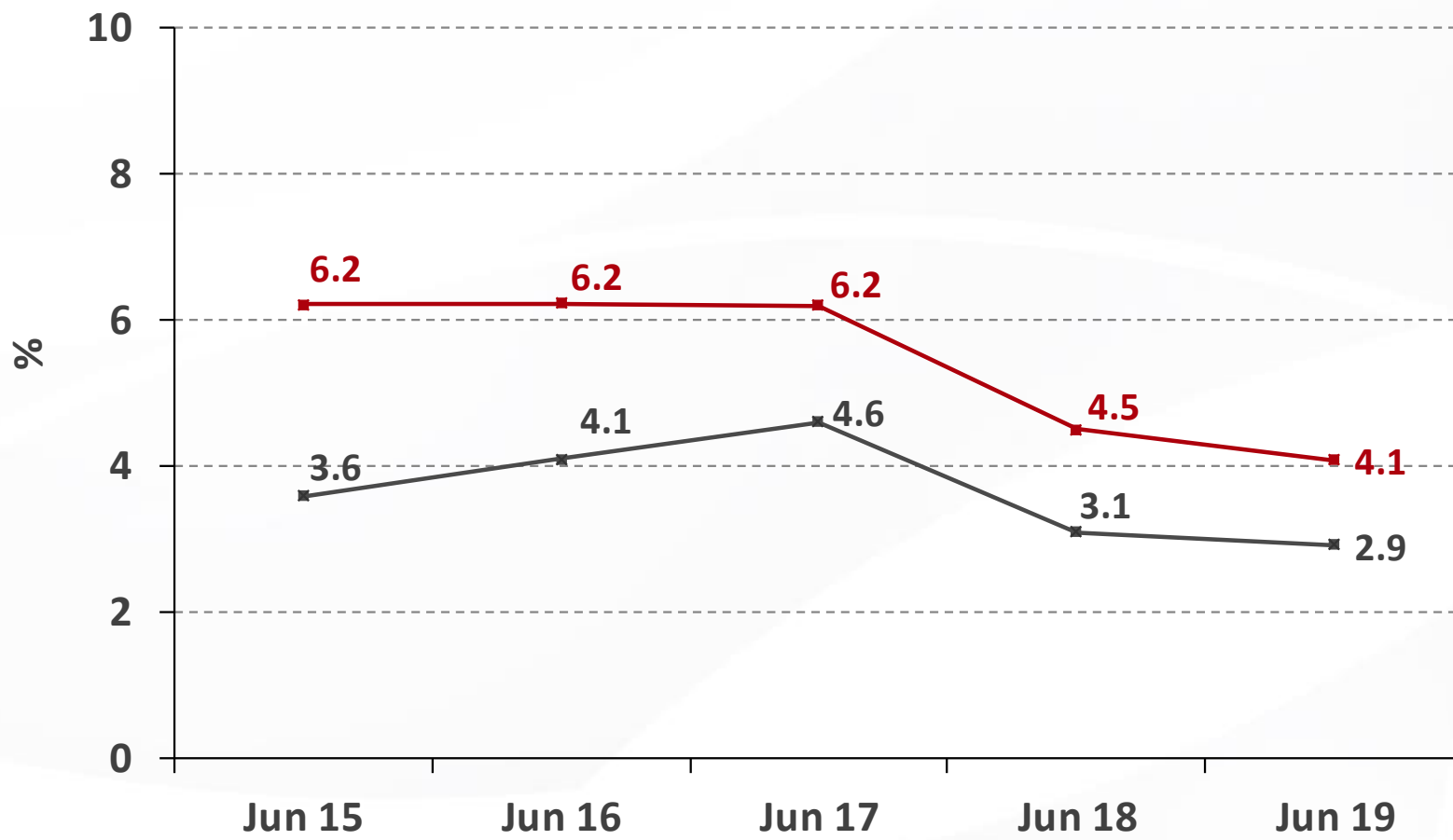




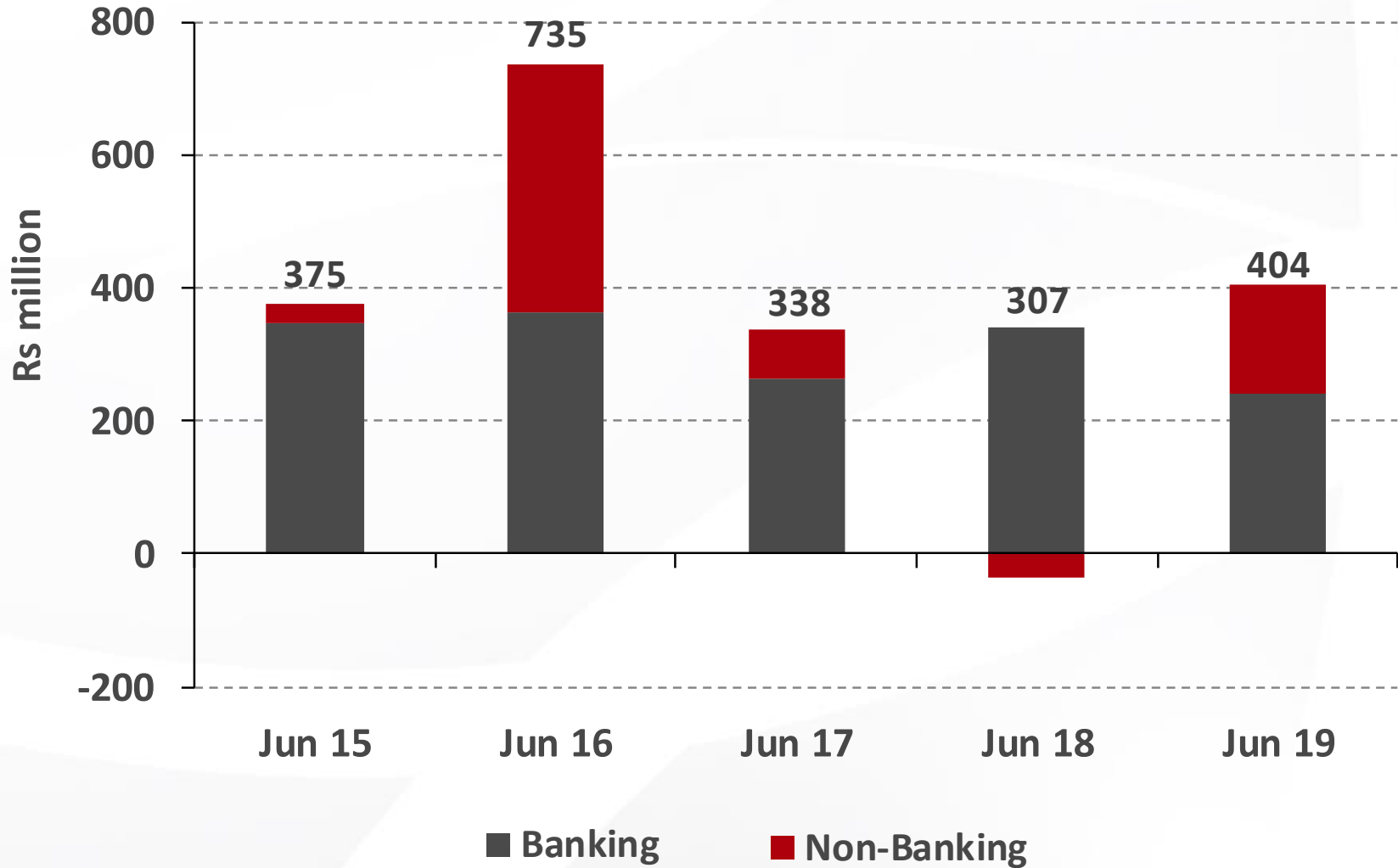


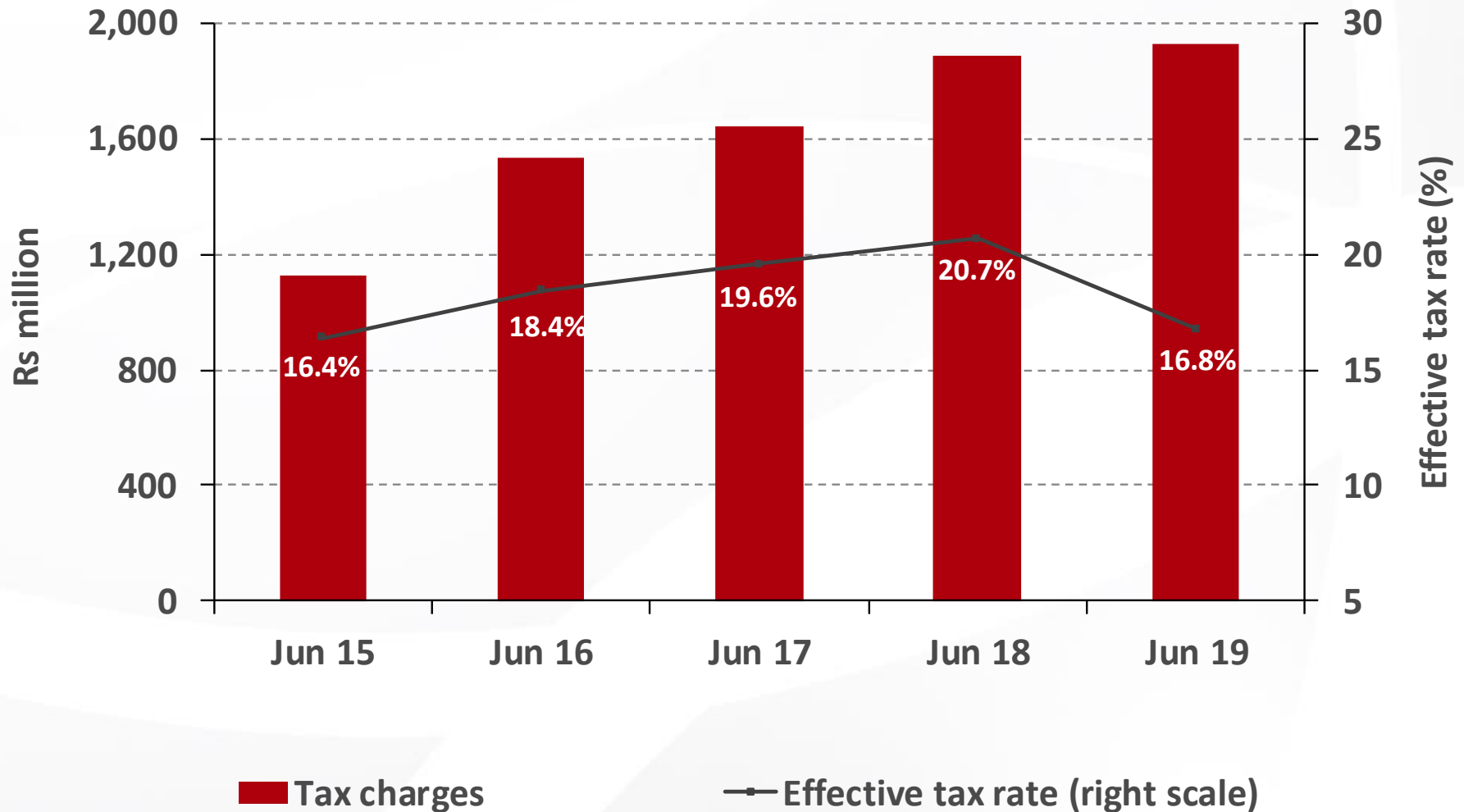




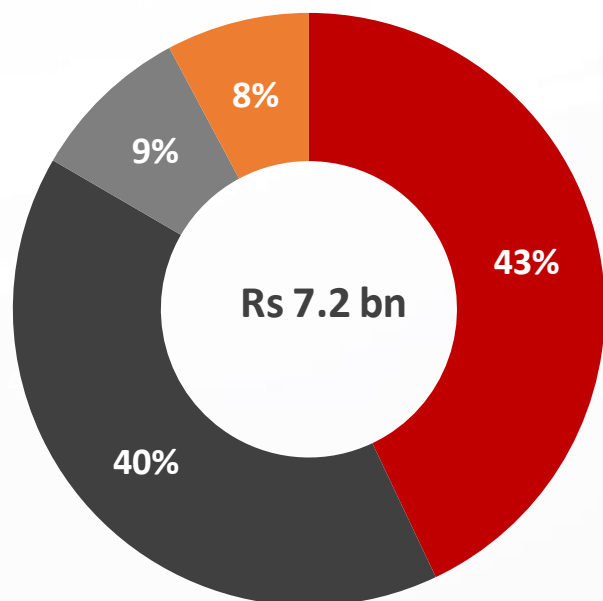


—■ Gross NPLs to gross loans and advances
 —■ Net NPLs to net loans and advances





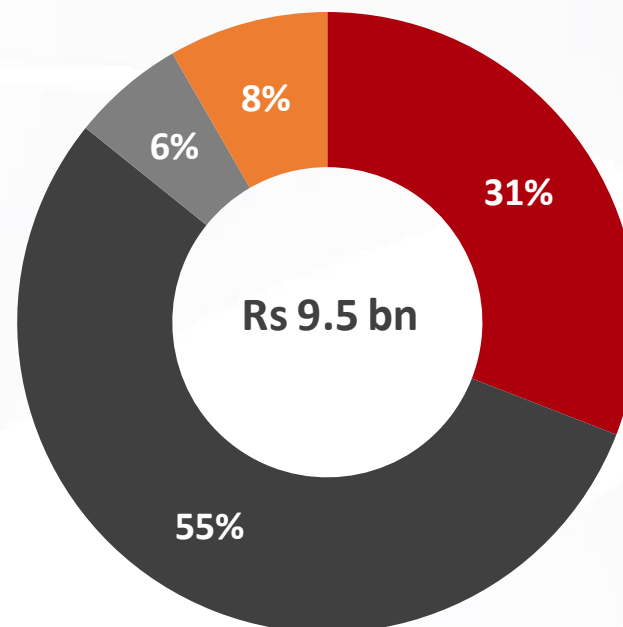
Jun 18



■ MCB Ltd - Seg A

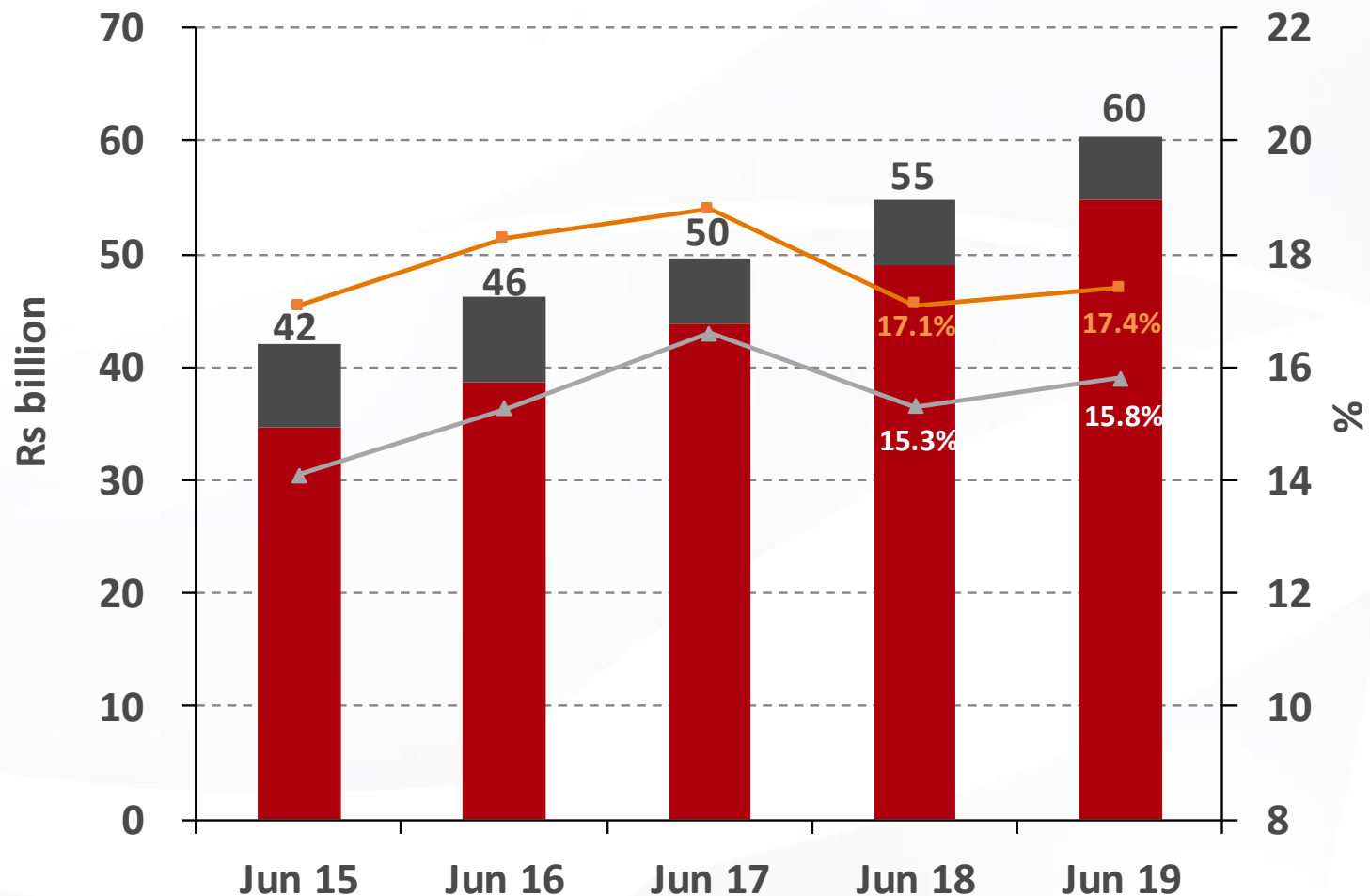
■ MCB Ltd - Seg B

Jun 19

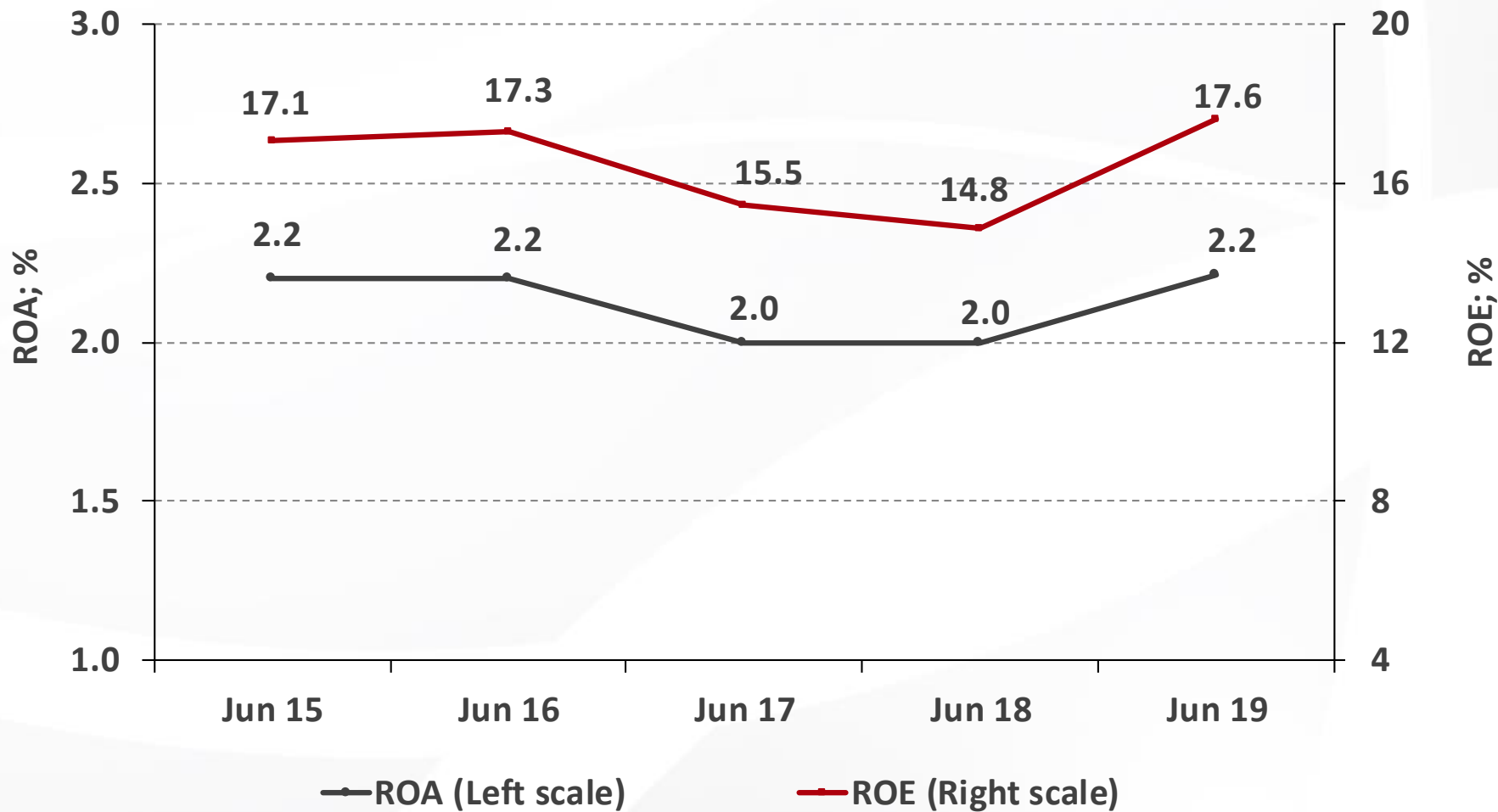


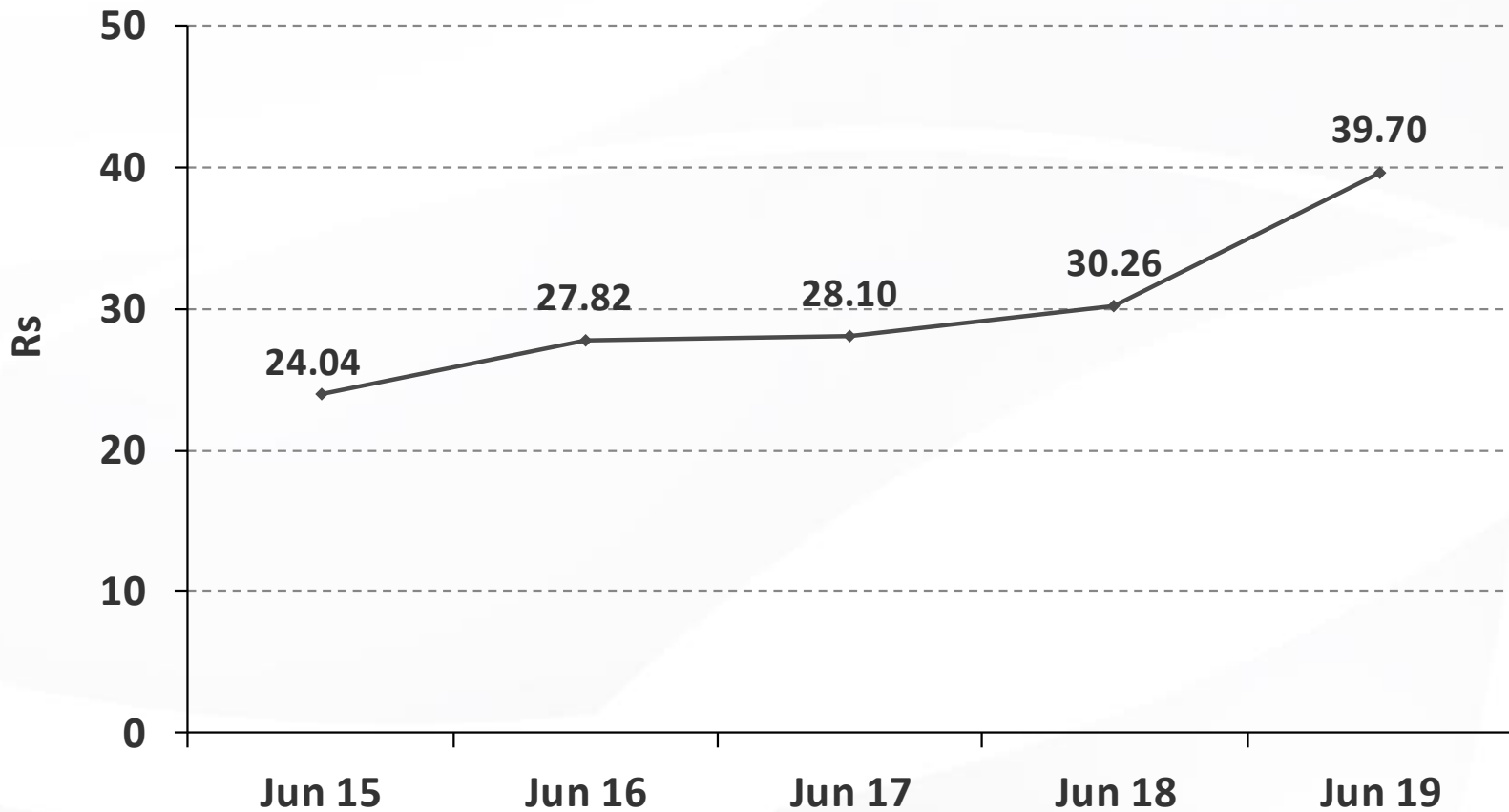
■ Foreign banking subsidiaries & associates

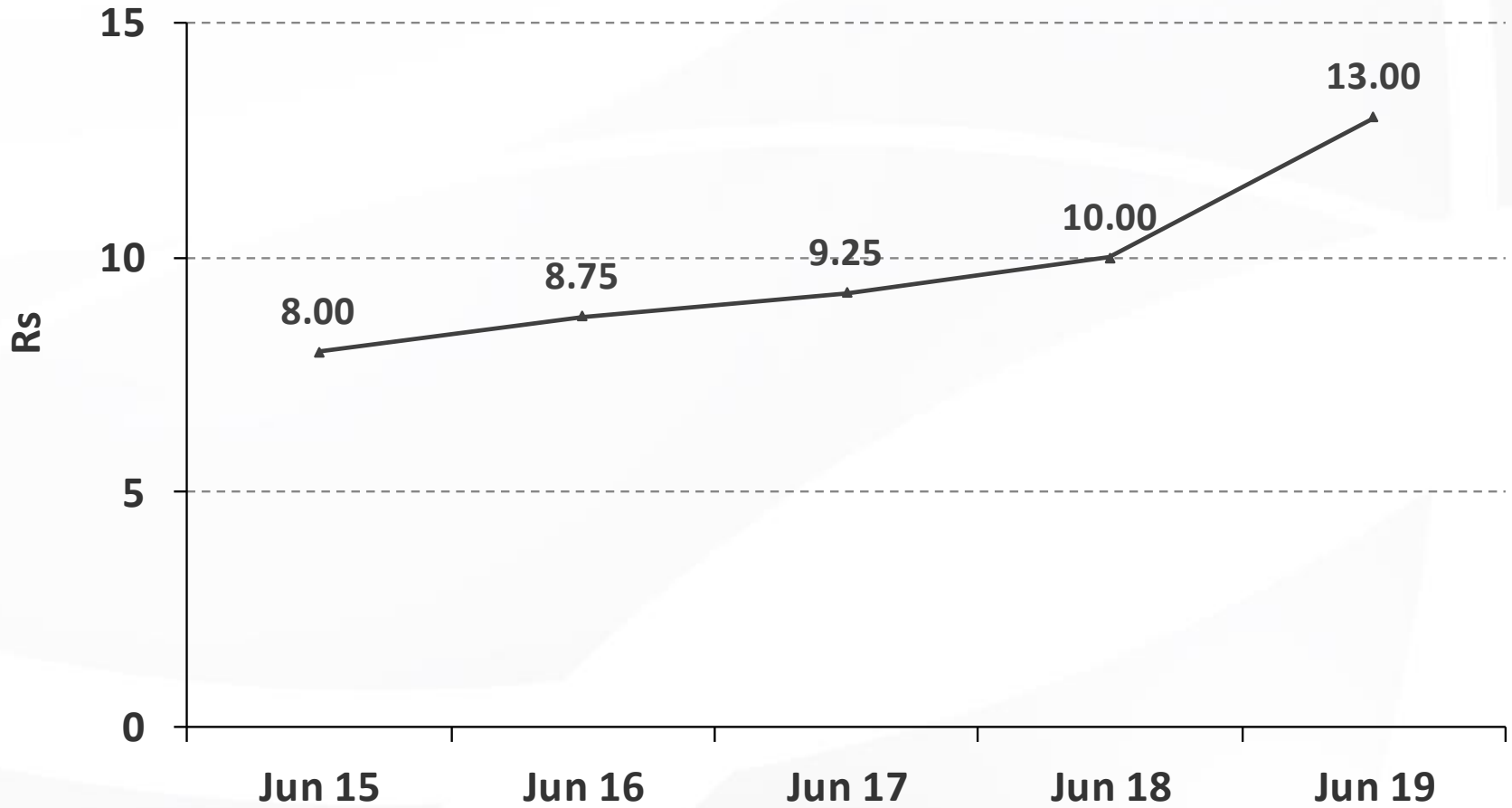
■ Non-banking financial & other investments

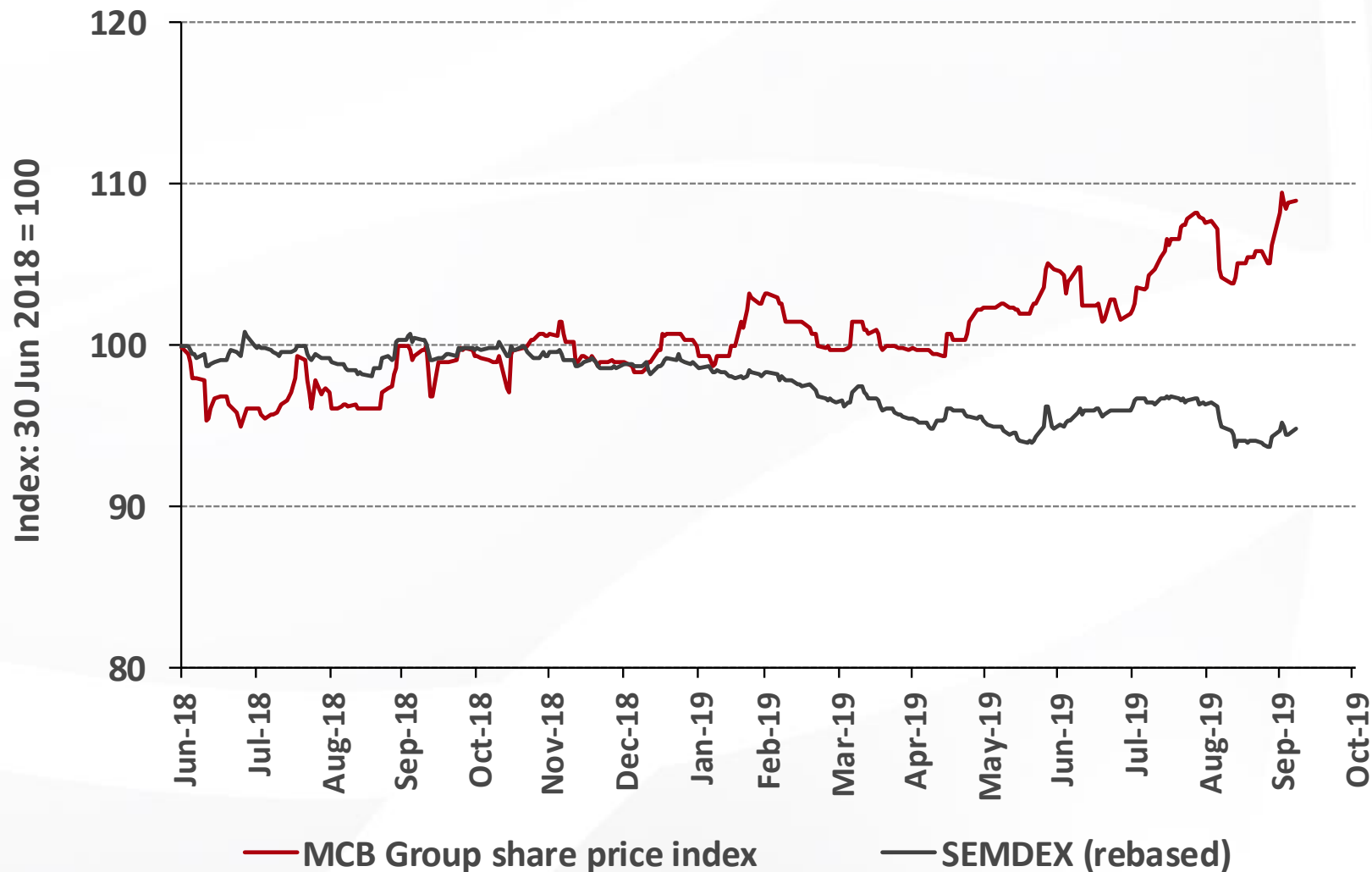


■ Tier 1
 ■ Tier 2
 — BIS ratio (right-scale)
 —▲ Tier 1 ratio (right-scale)









Thank you

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Contact details: investor.relations@mcbgroup.com