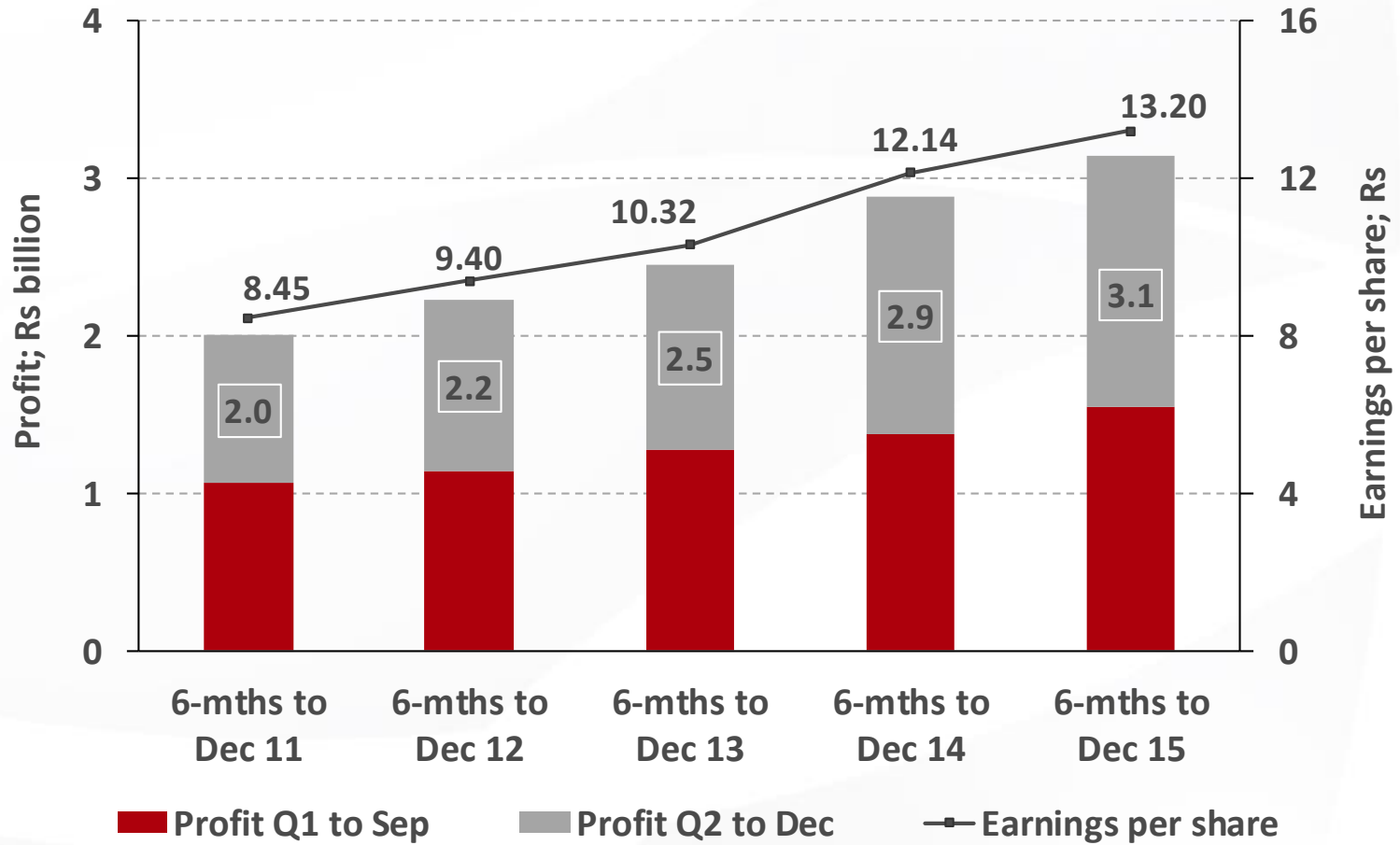


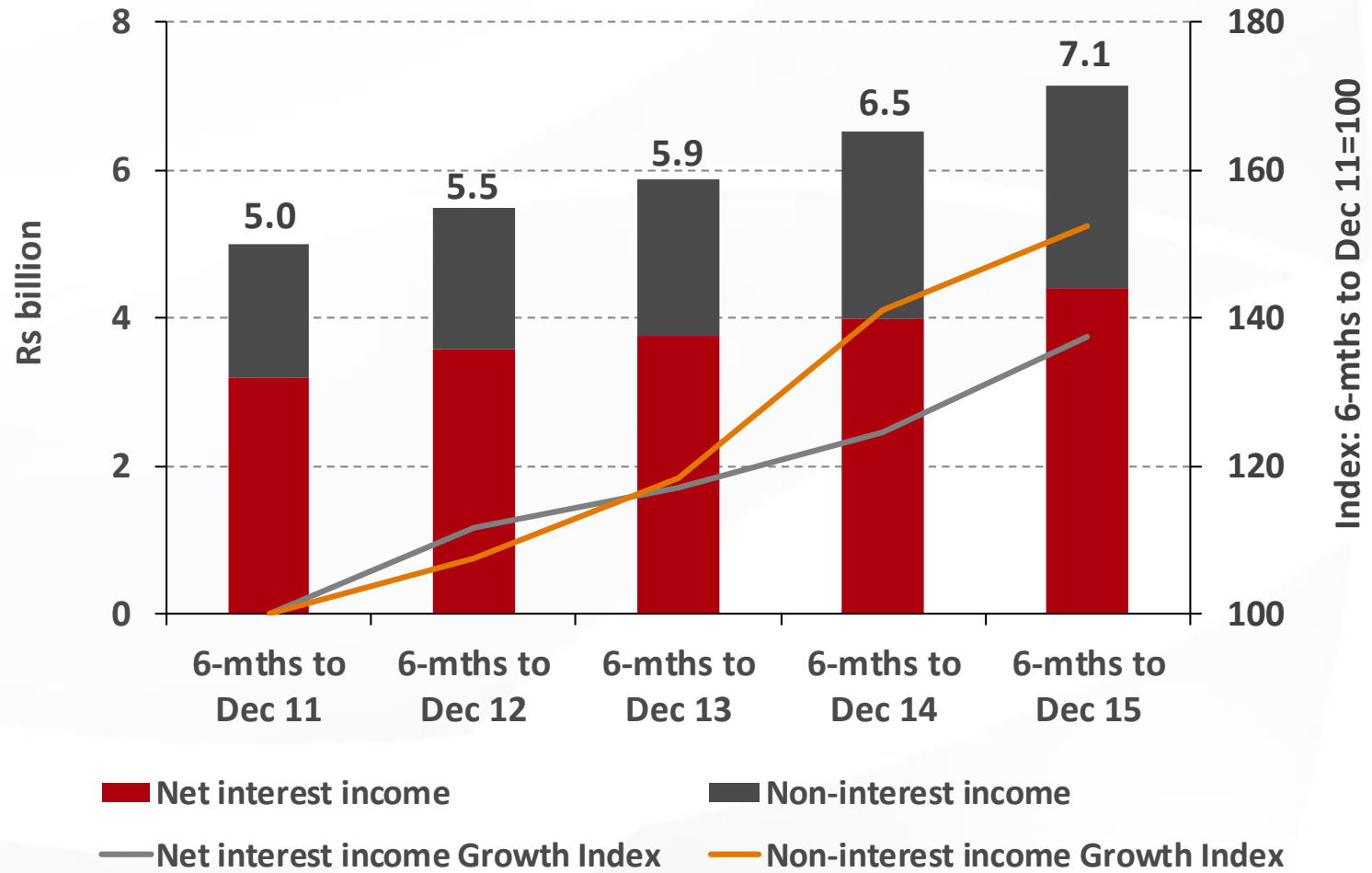


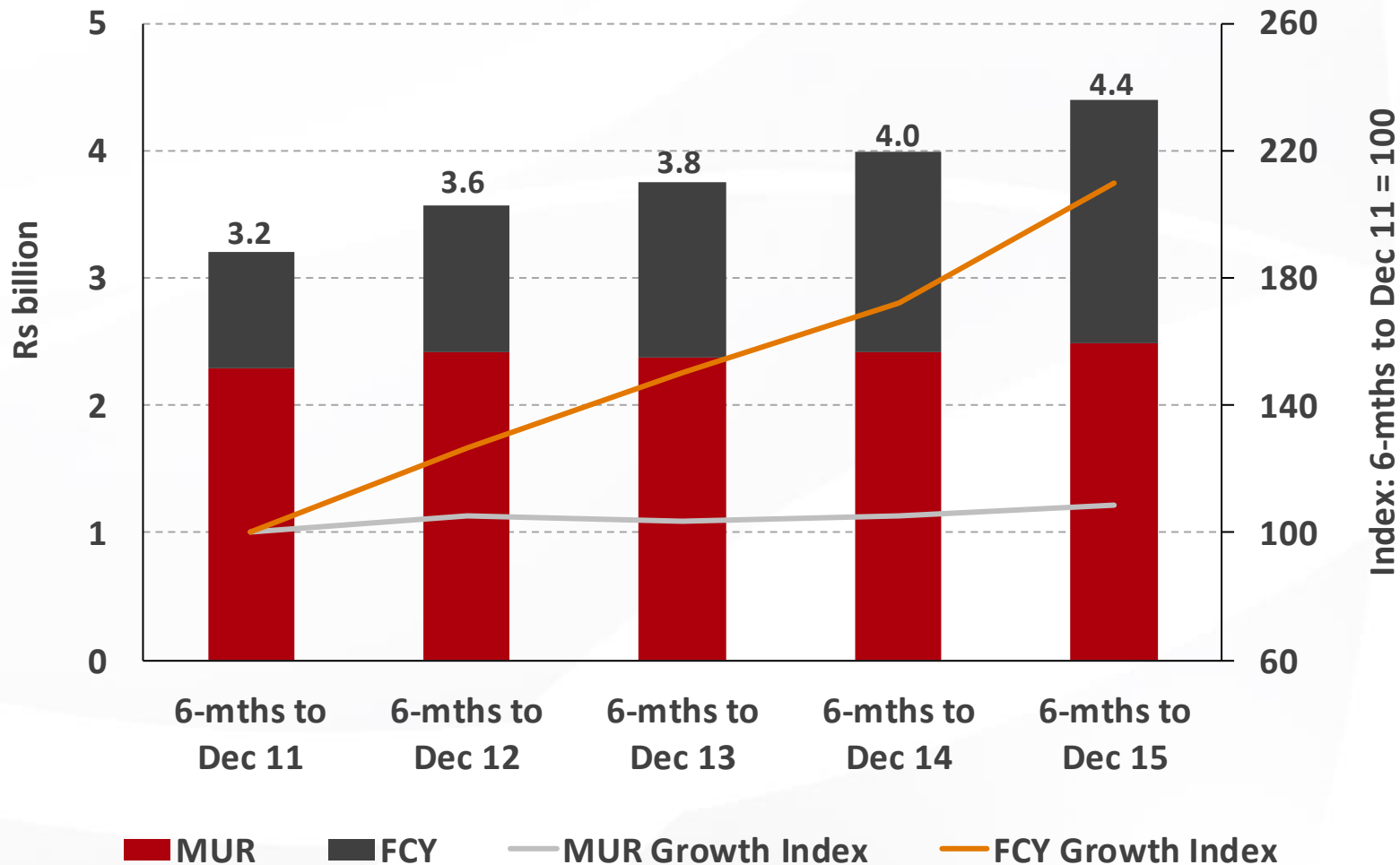
Everyday, we will help make something happen

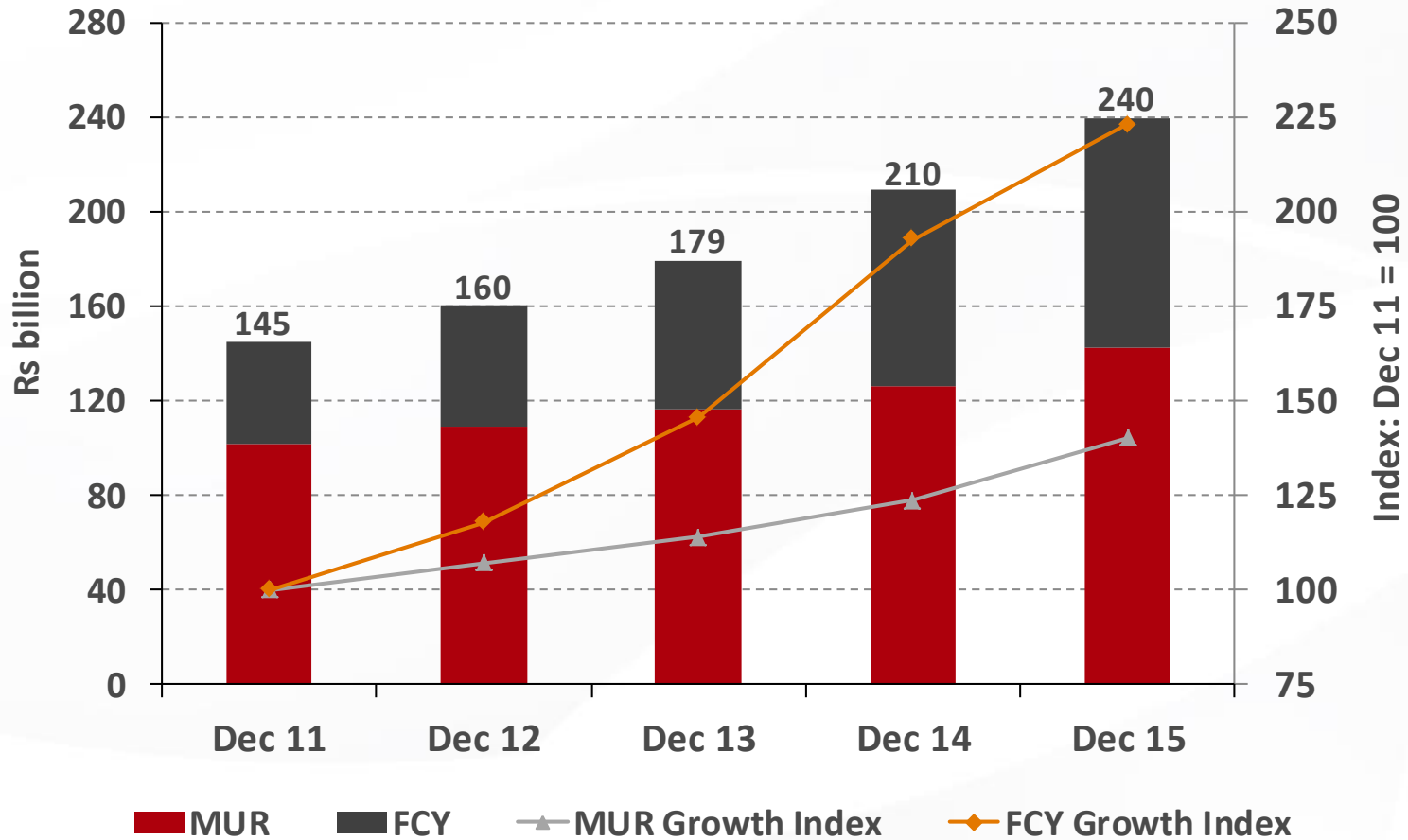
**First semester results for FY 2015/16 –  
Investor Meeting / Earnings Call  
presentation**

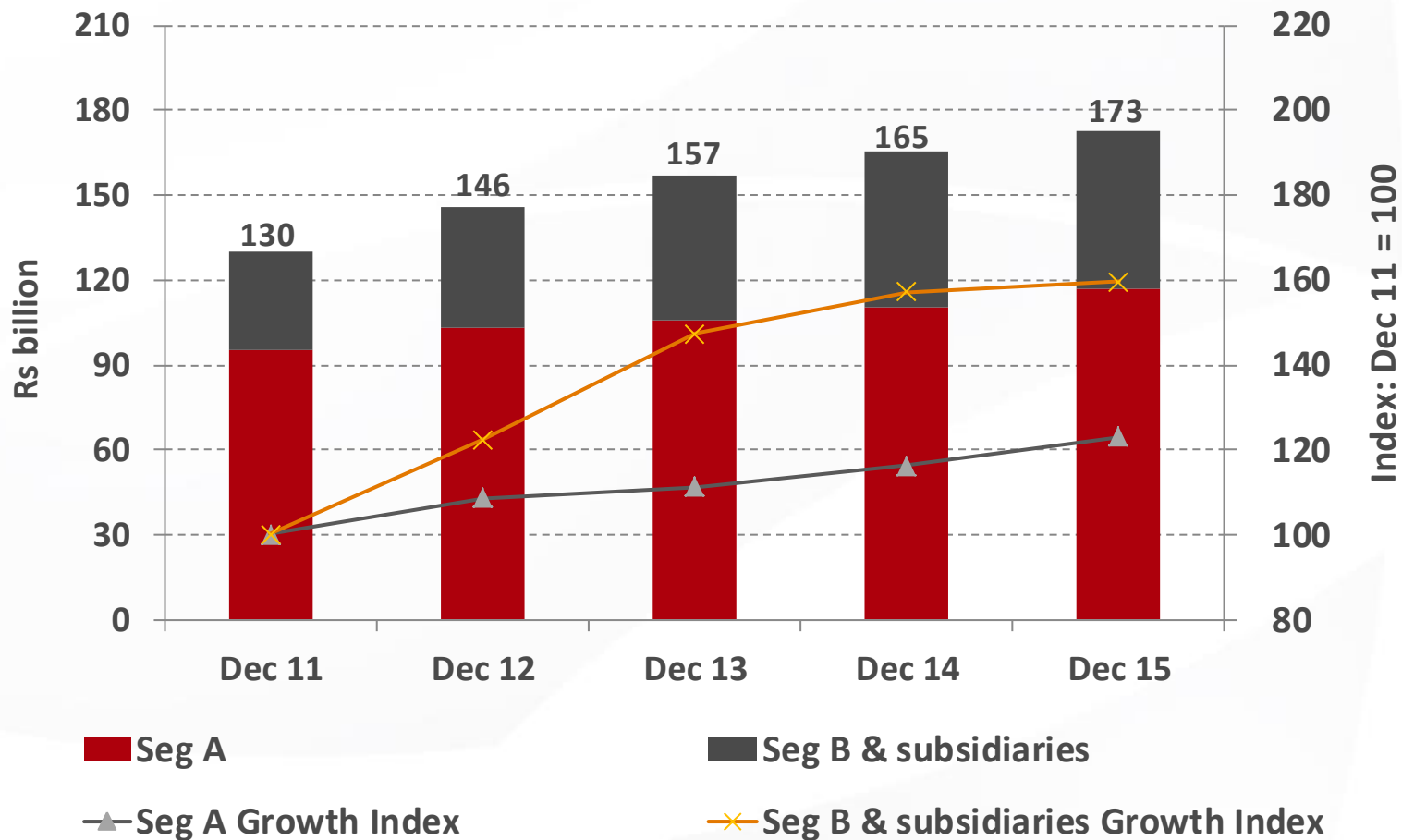
19 February 2016

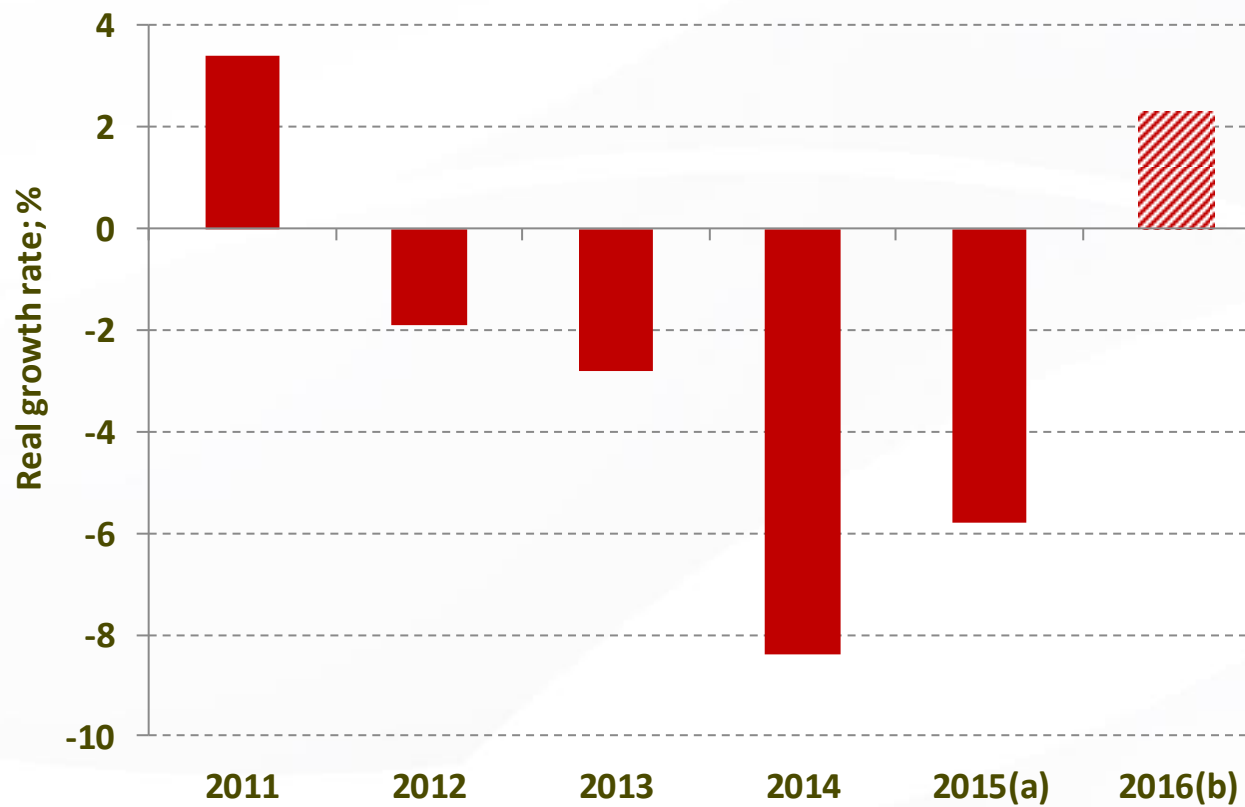




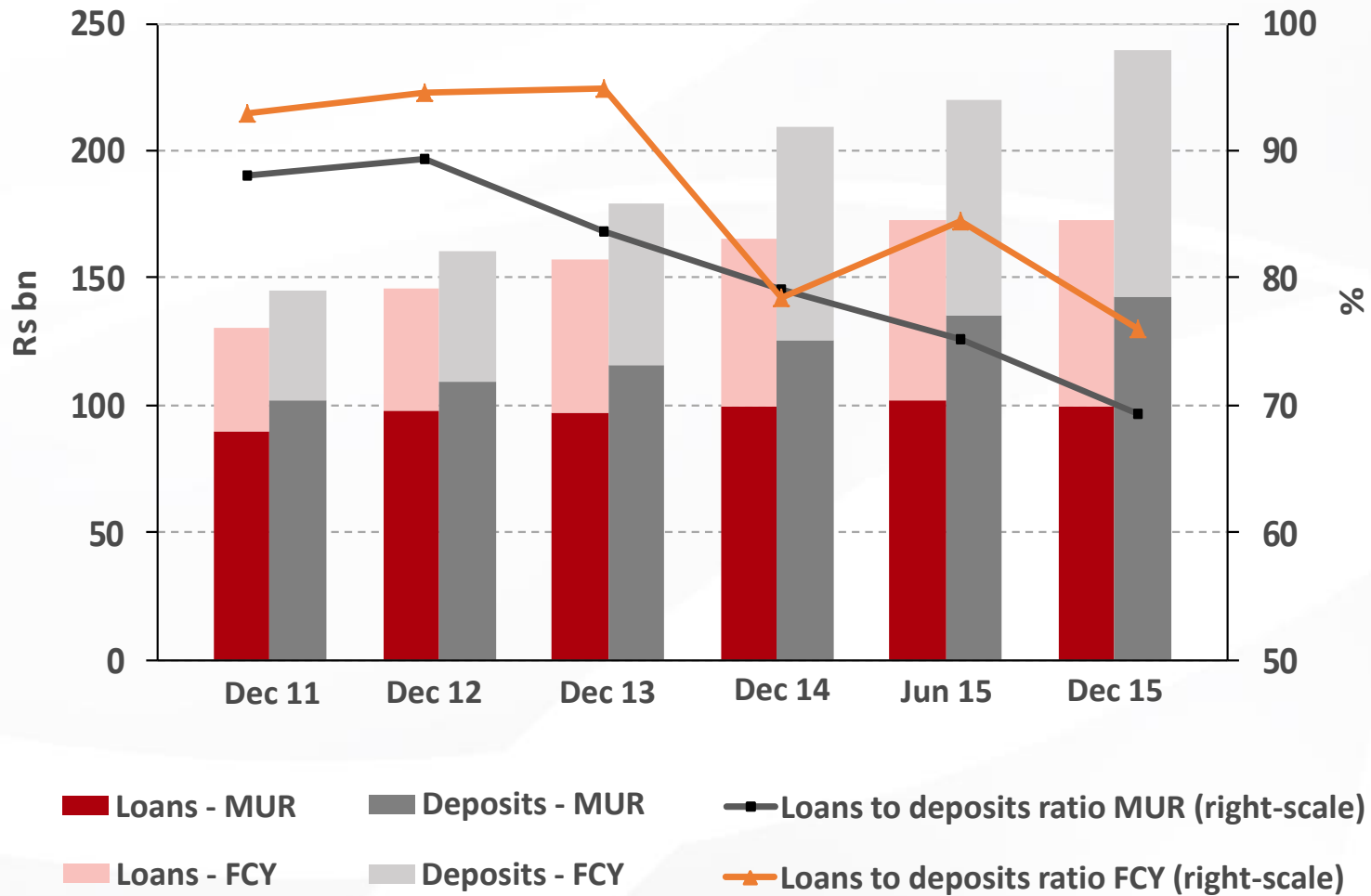




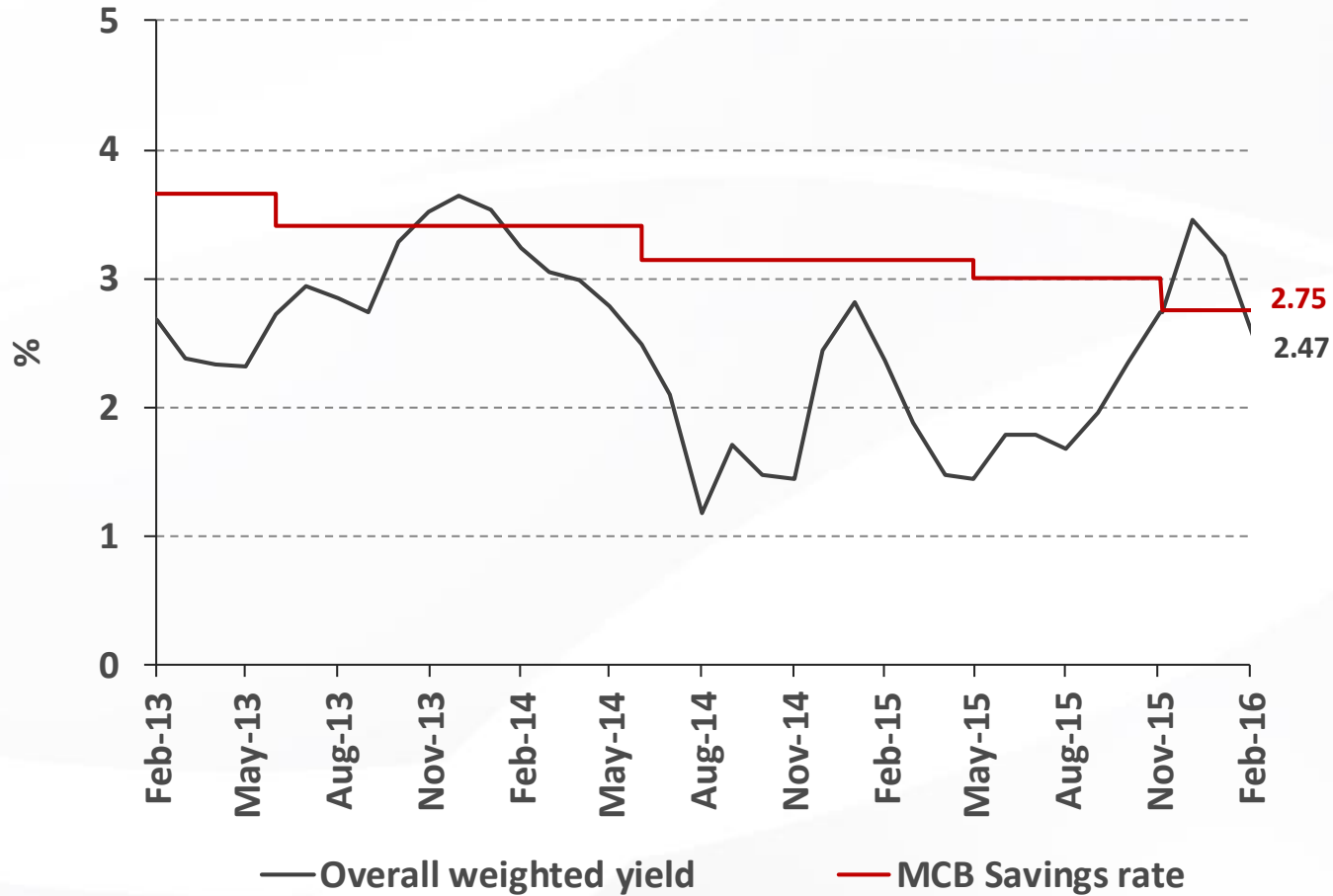


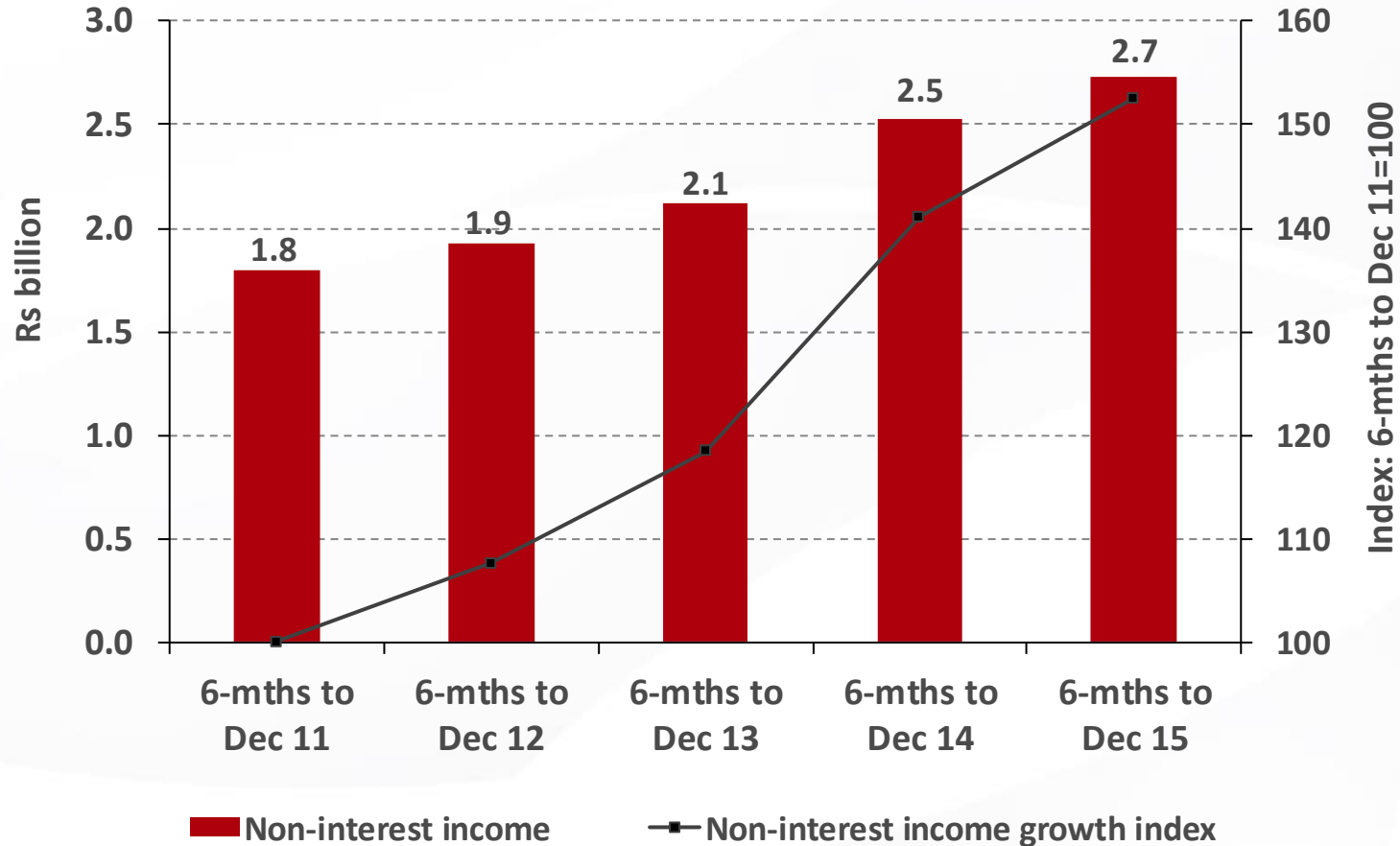


(a) Revised estimates (b) MCB forecasts

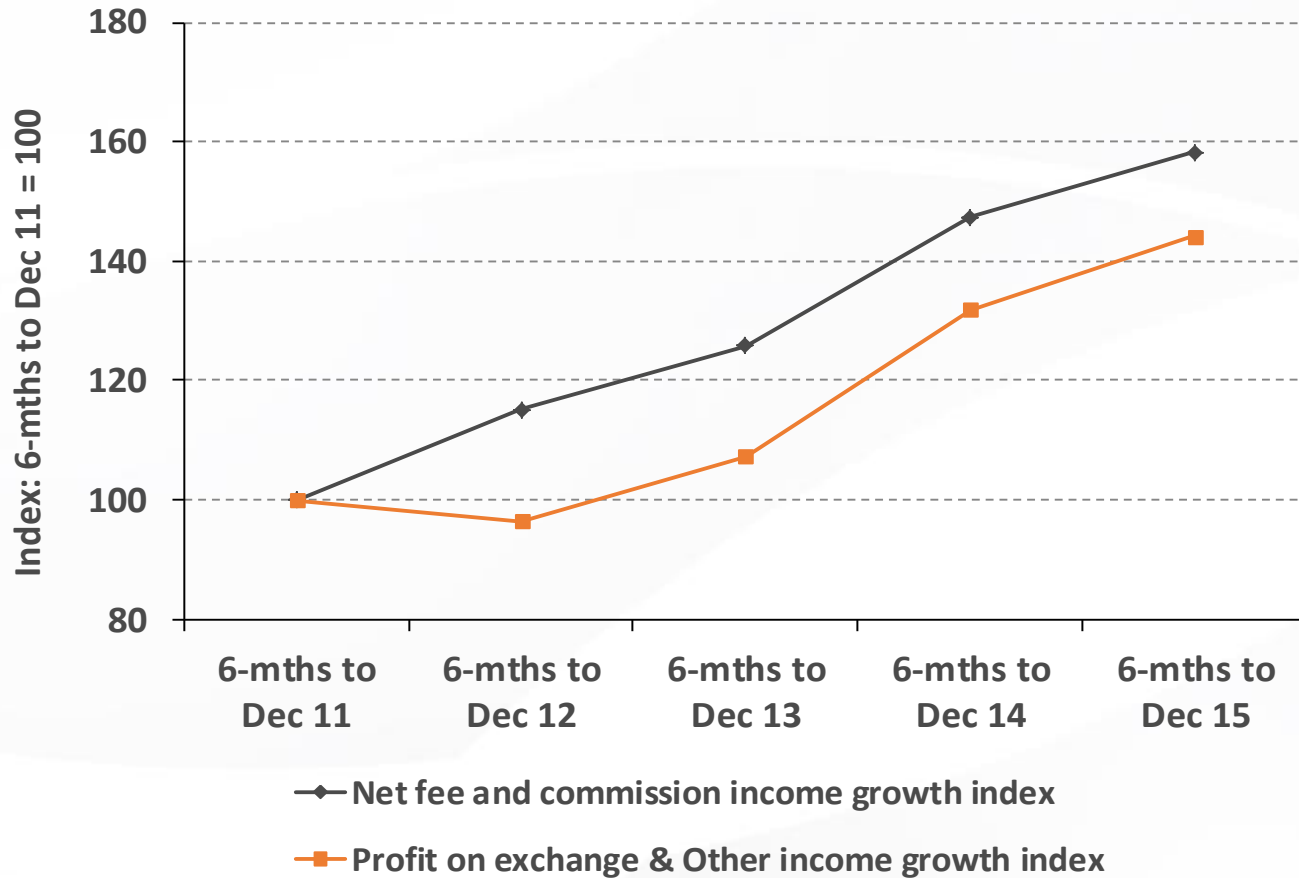




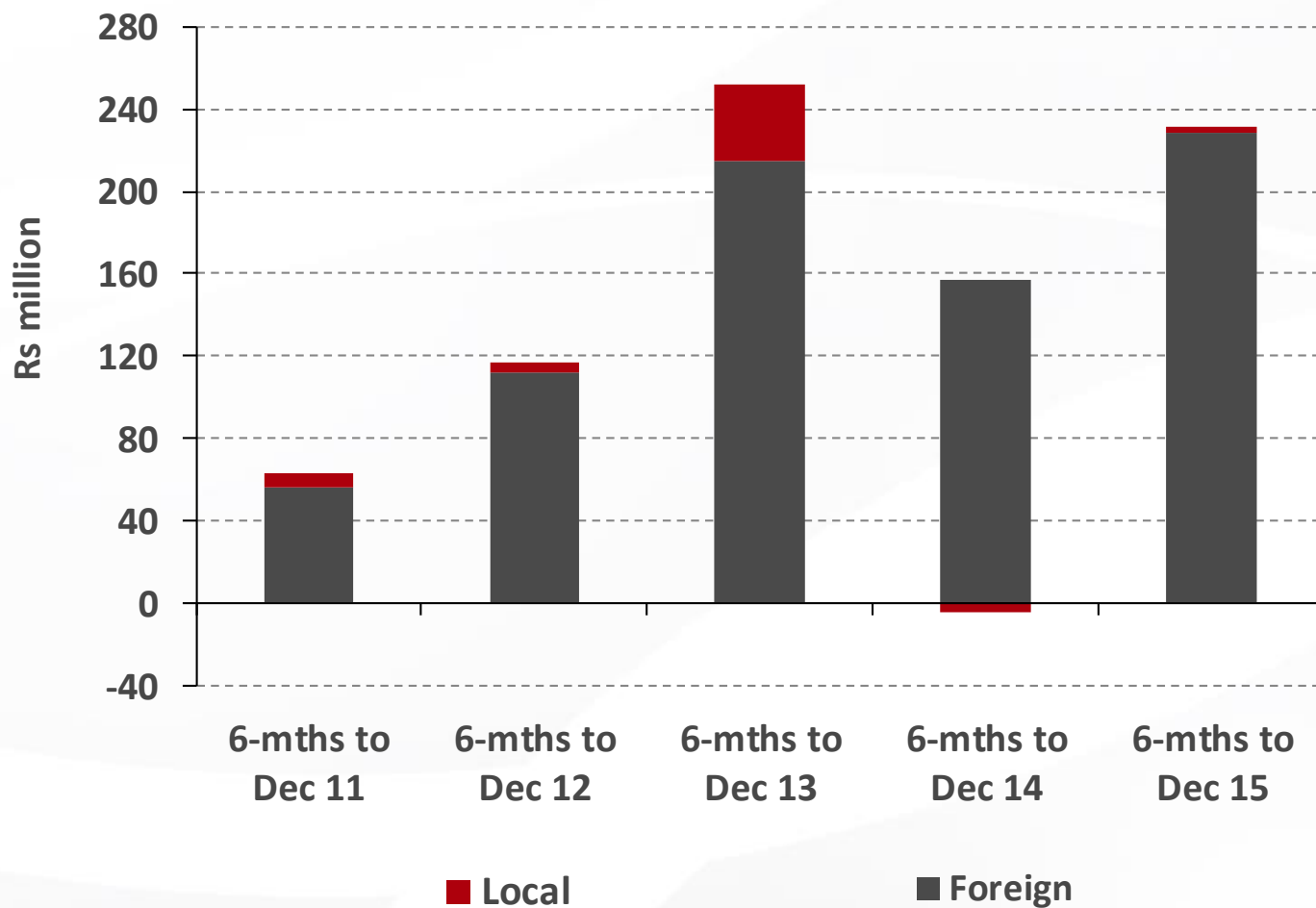


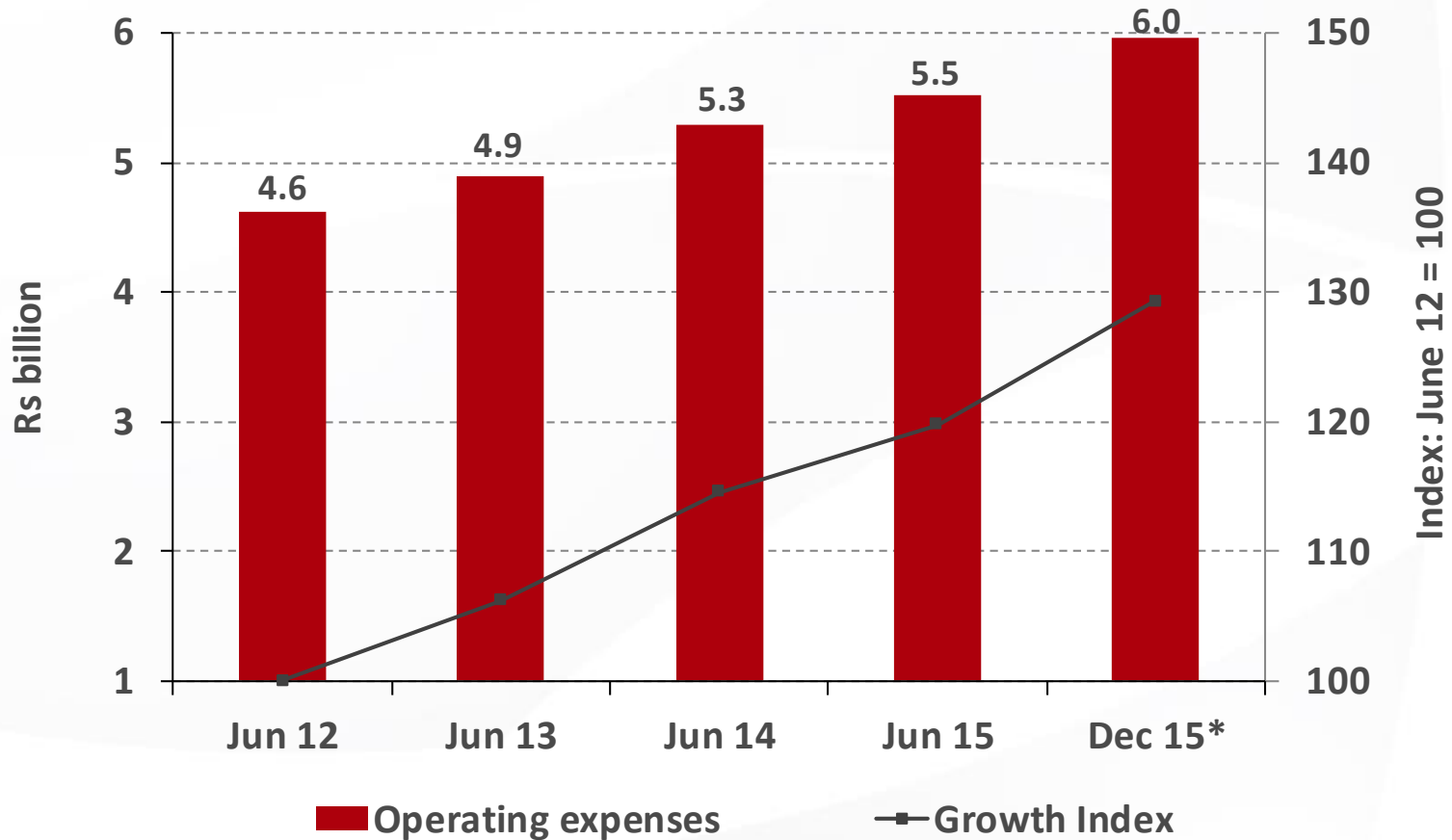


Note: Non-interest income excludes share of profit of associates

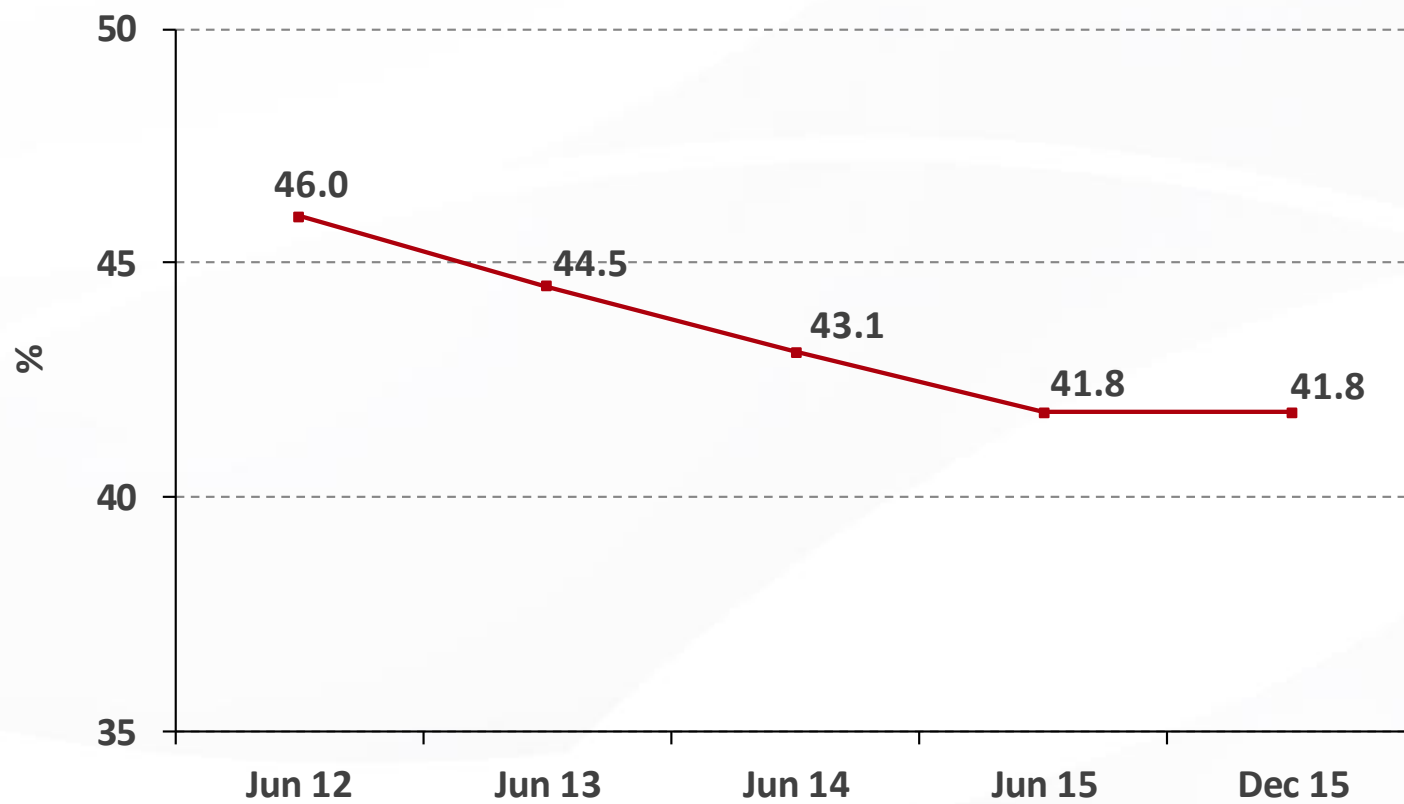


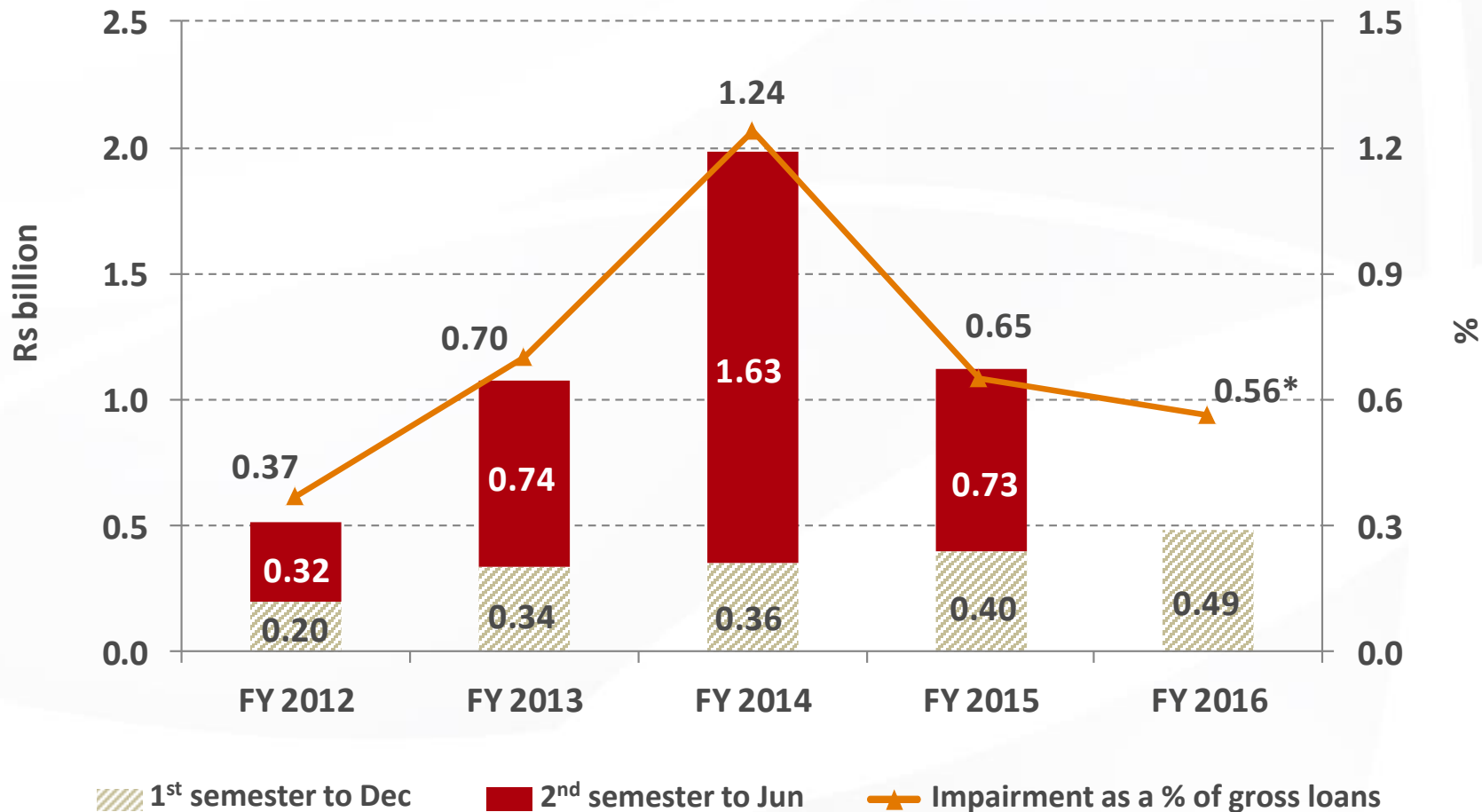
*Note: Non-interest income excludes share of profit of associates*



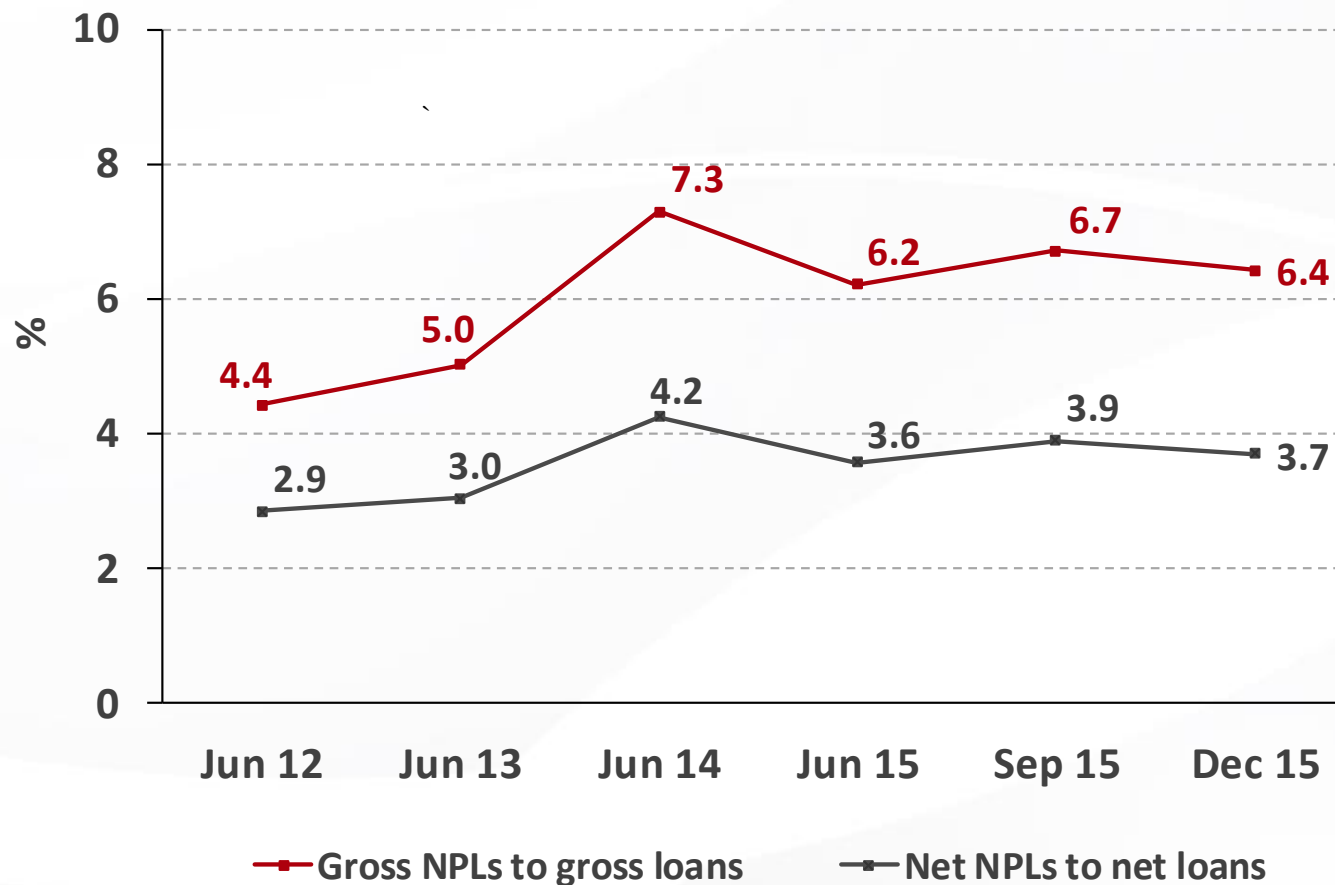


\* Annualised figure



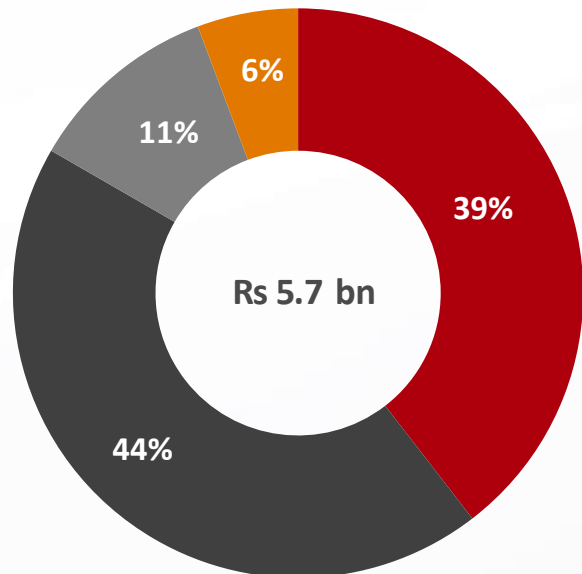


\* Annualised figure

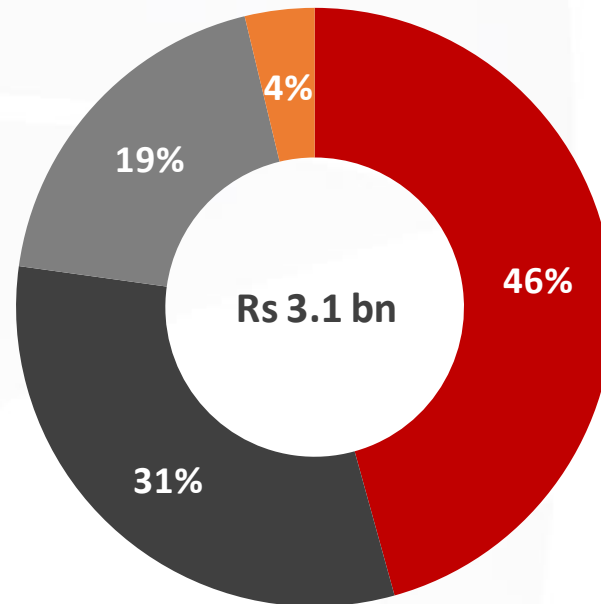




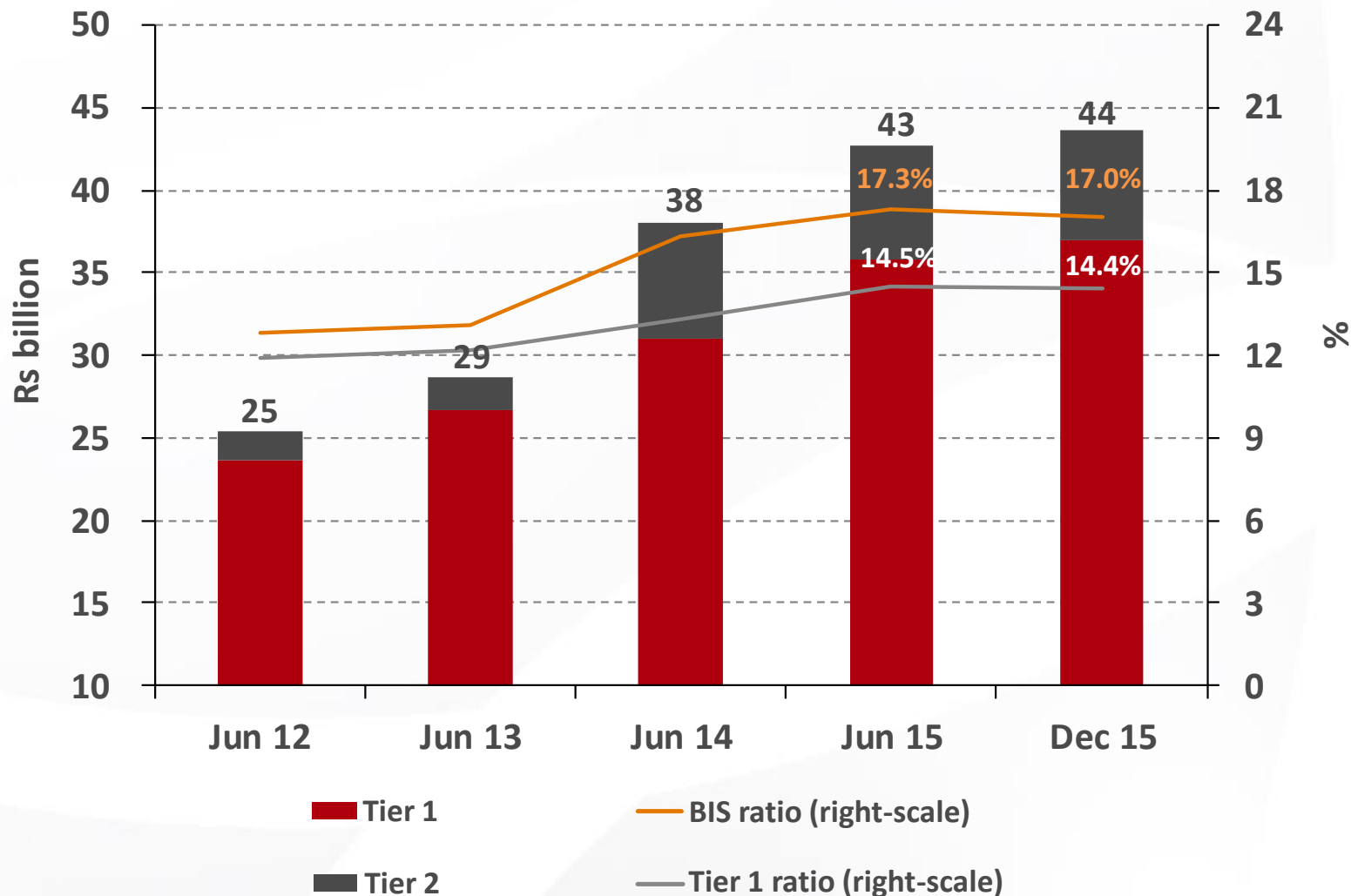
Jun 15



Dec 15



- MCB Ltd - Segment A    ■ MCB Ltd - Segment B    ■ Foreign banking subsidiaries & associates
- Non-banking financial and other investments



**Thank you**

**Website:** [www.mcbgroup.com](http://www.mcbgroup.com)

**Contact details:** [investorrelations@mcbgroup.mu](mailto:investorrelations@mcbgroup.mu)