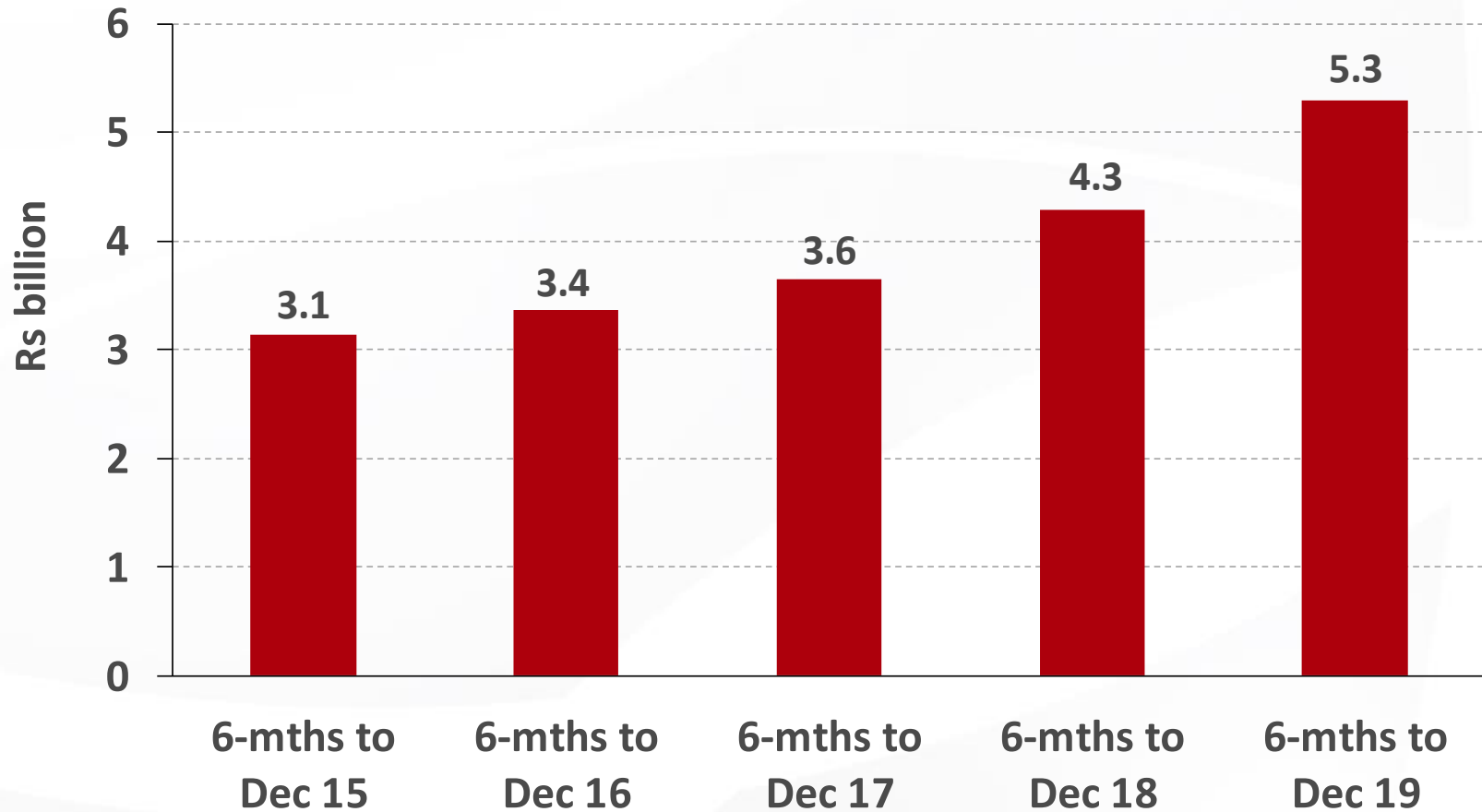


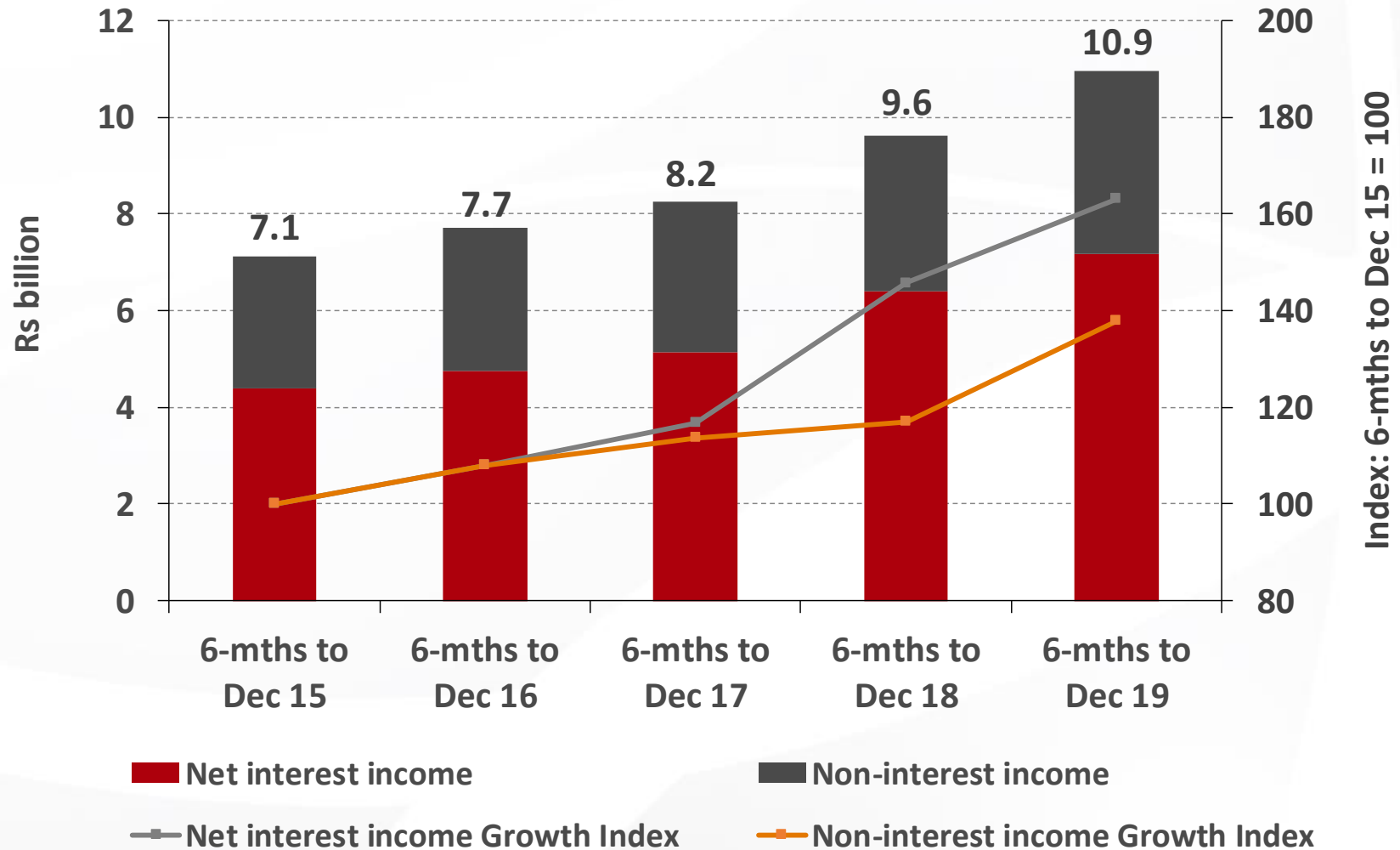


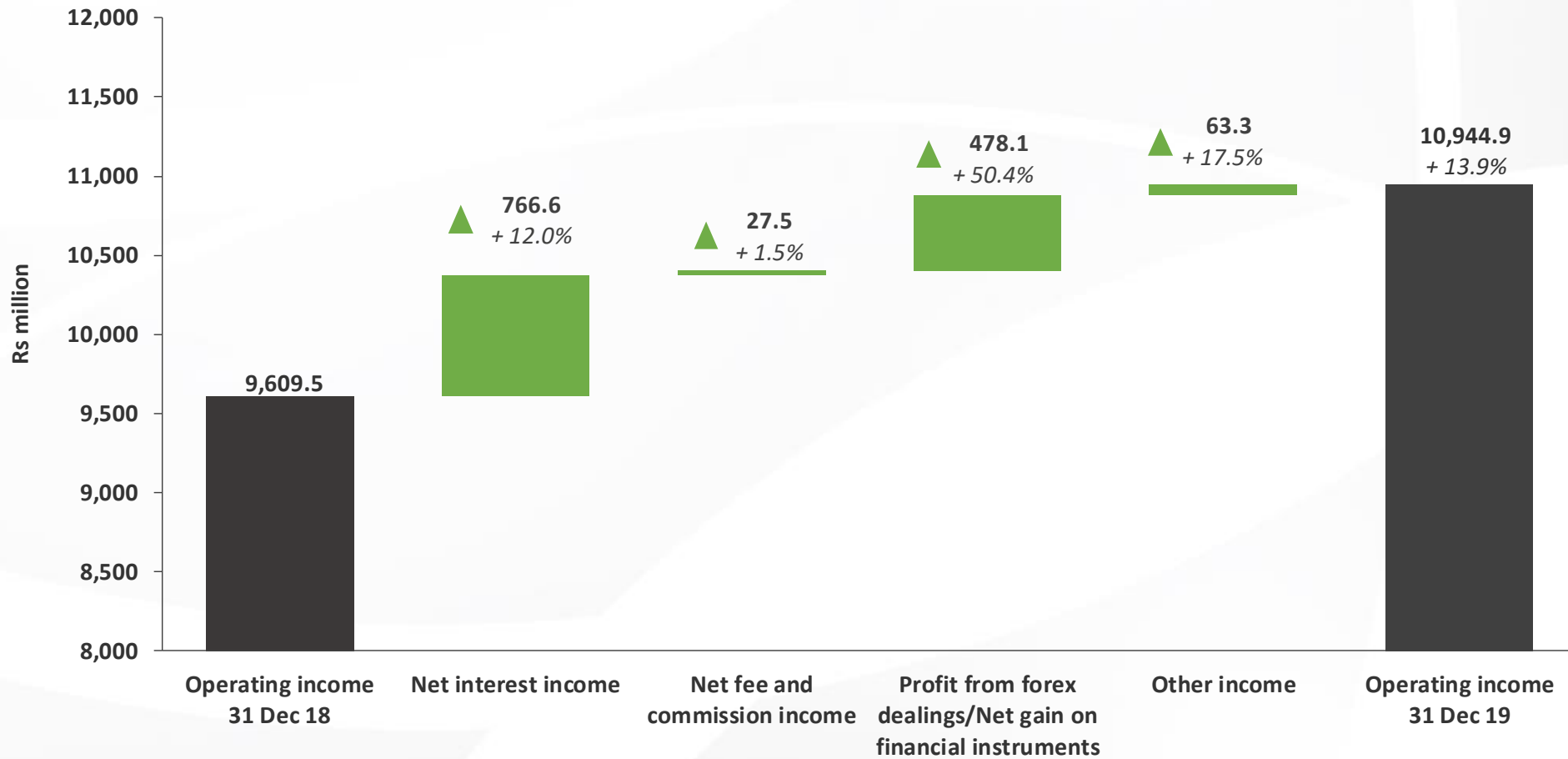
Everyday, we will help make something happen

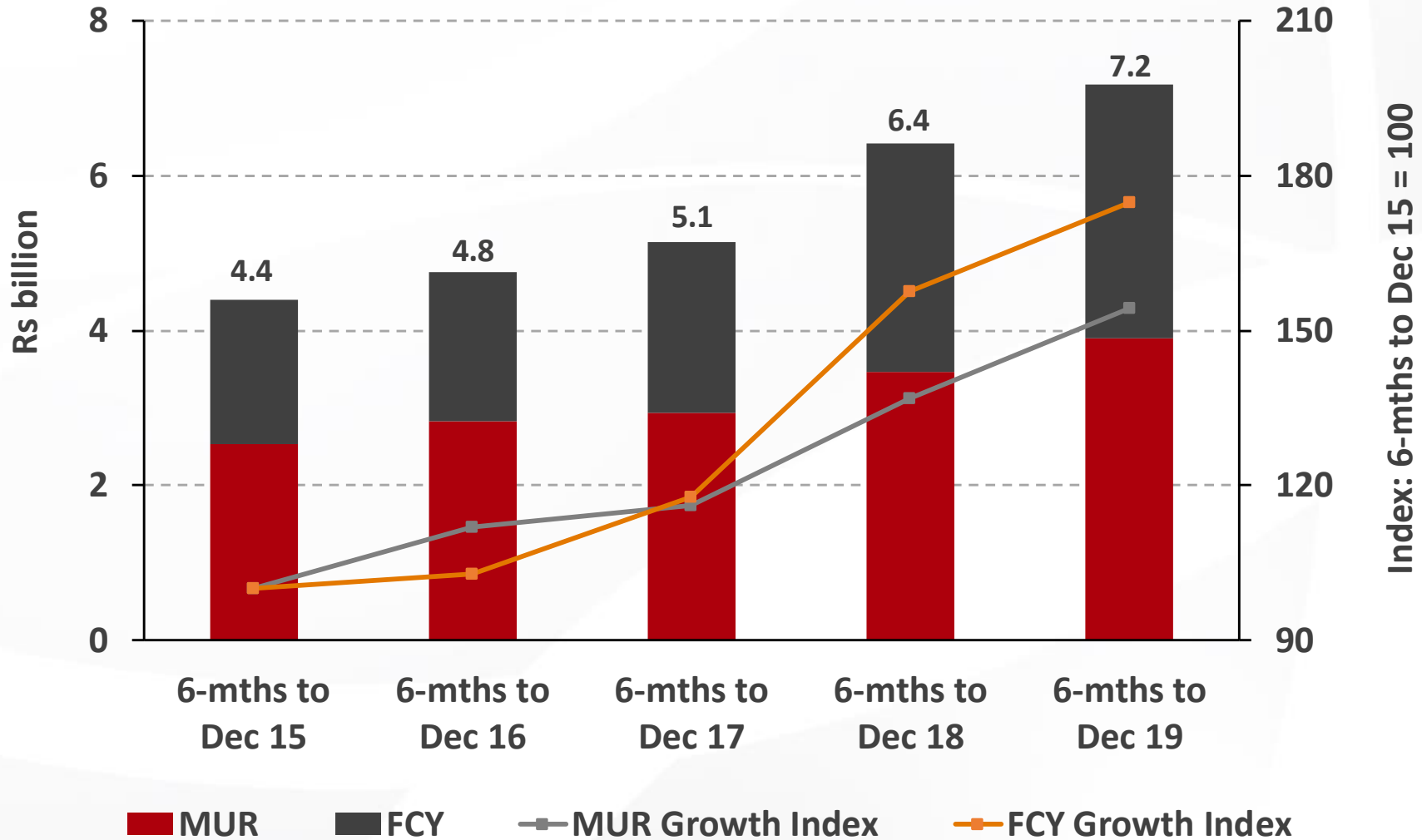
First semester results for FY 2019/20
Investor Meeting & Earnings call presentation

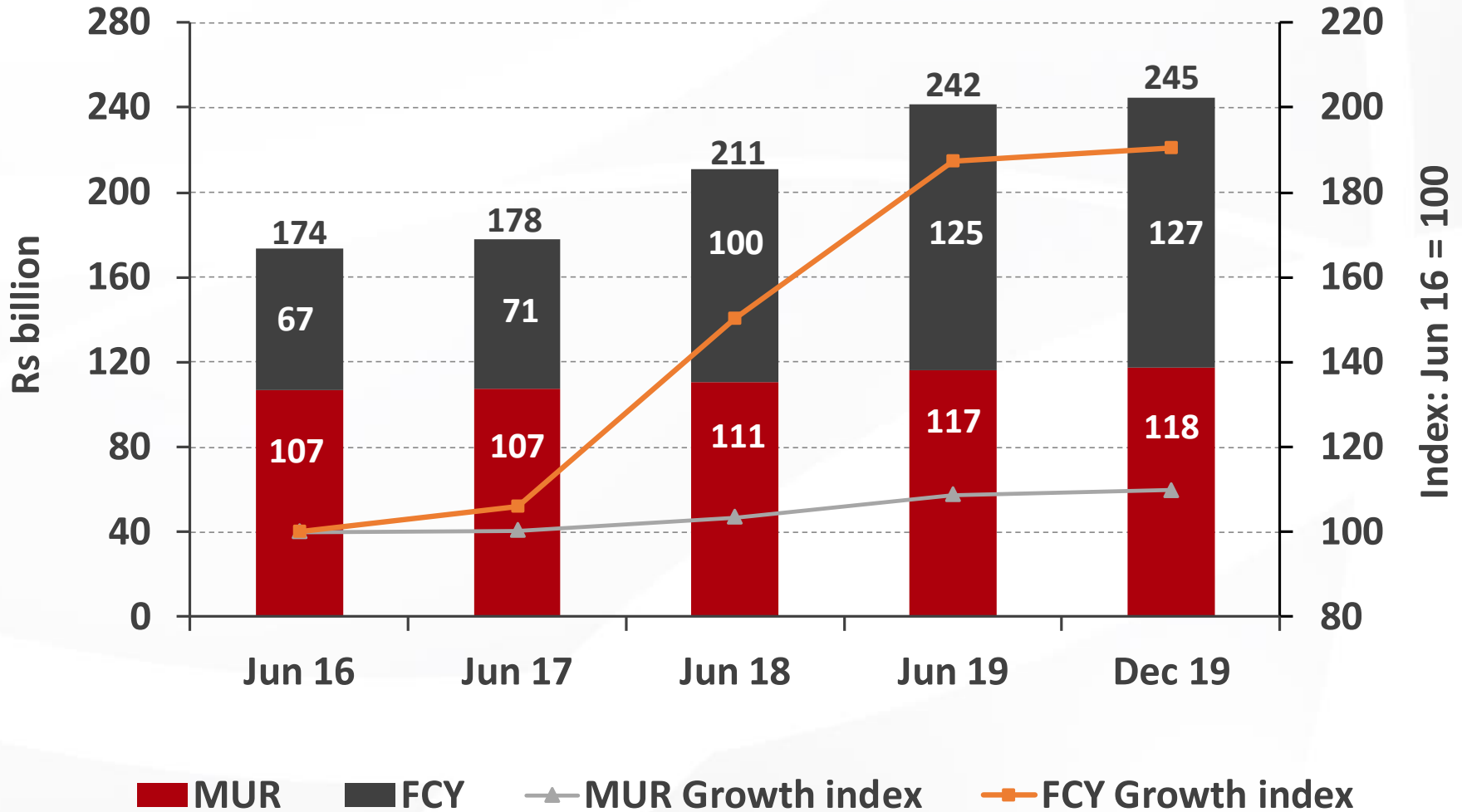
26 February 2020

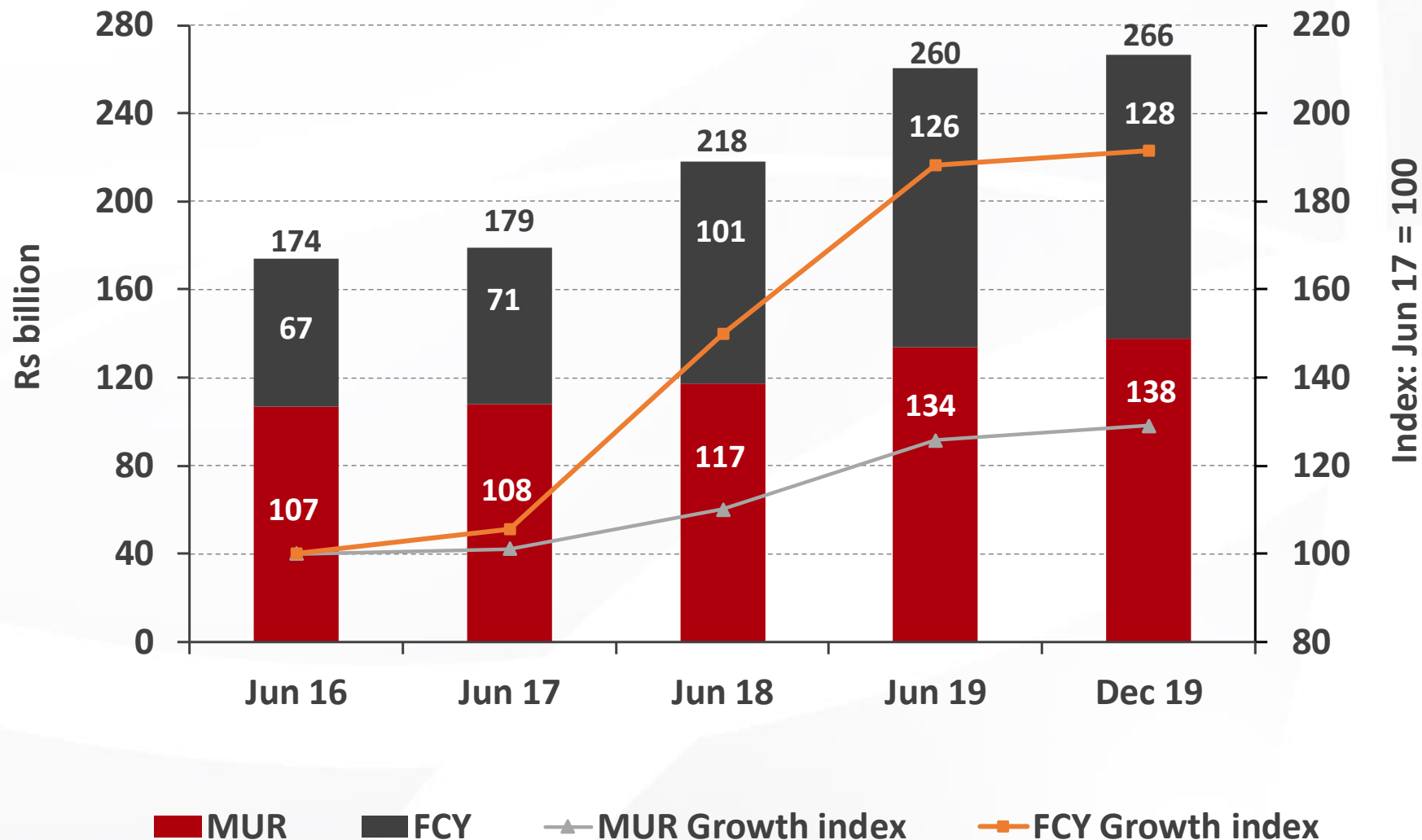


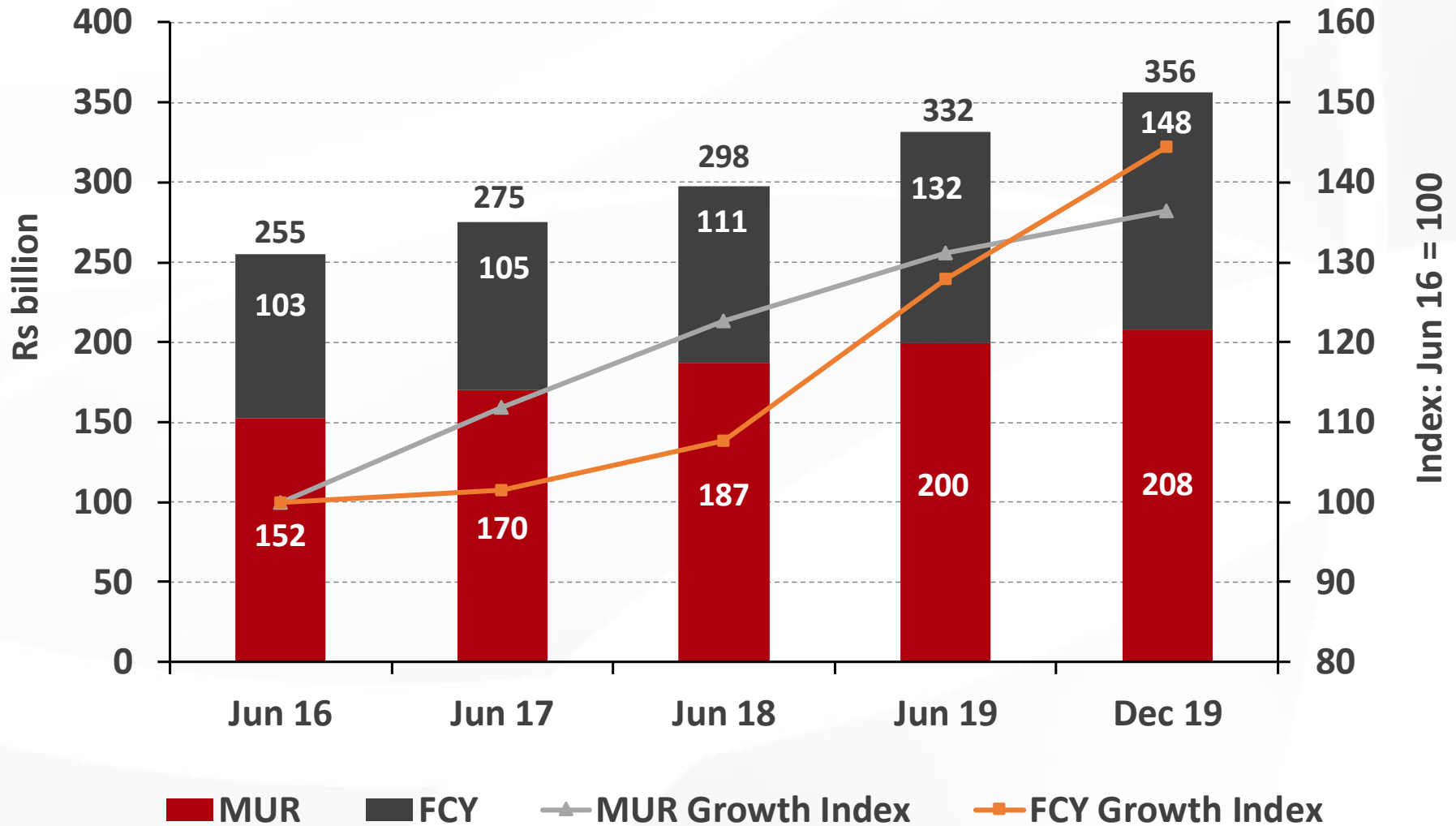


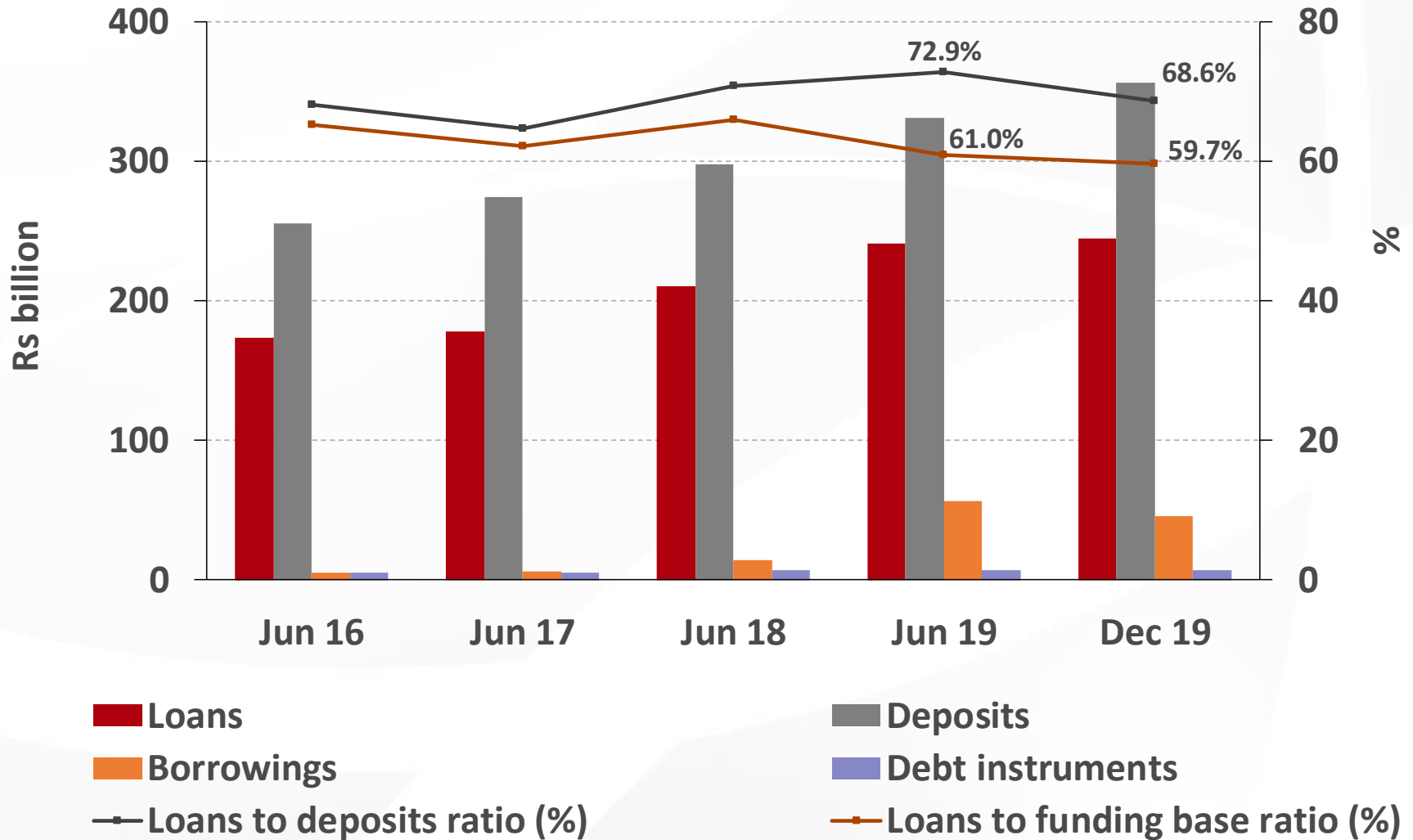




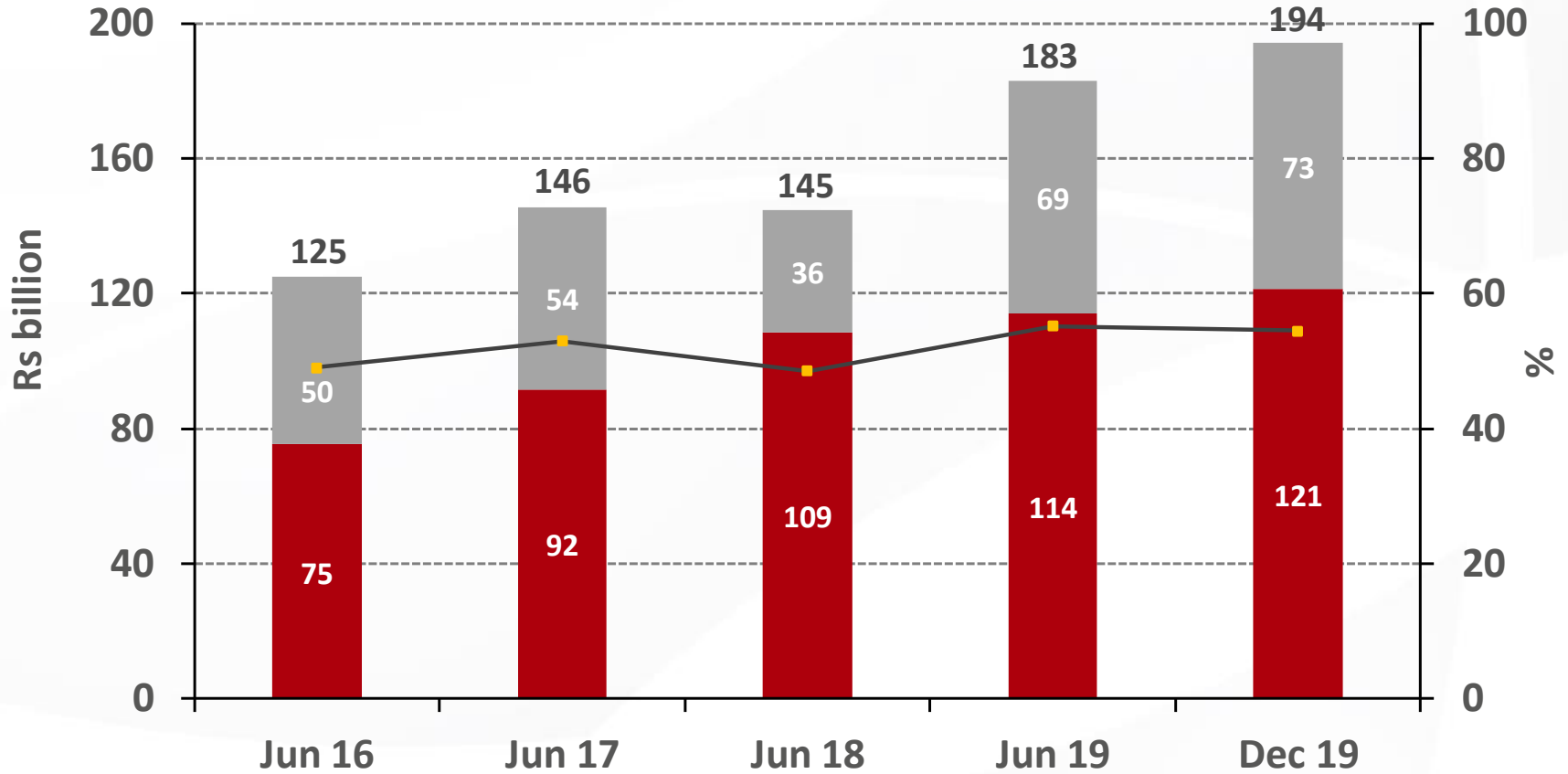




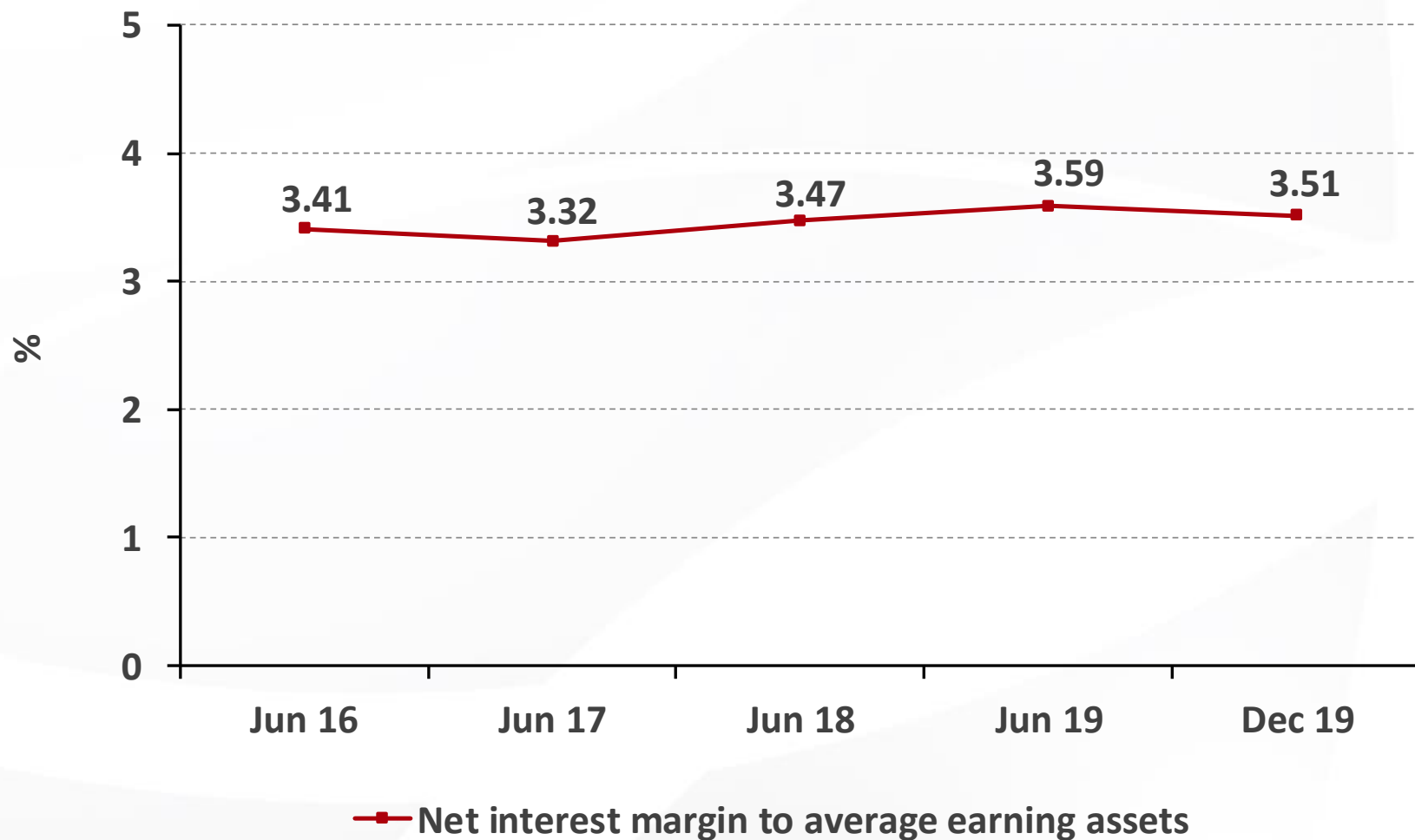


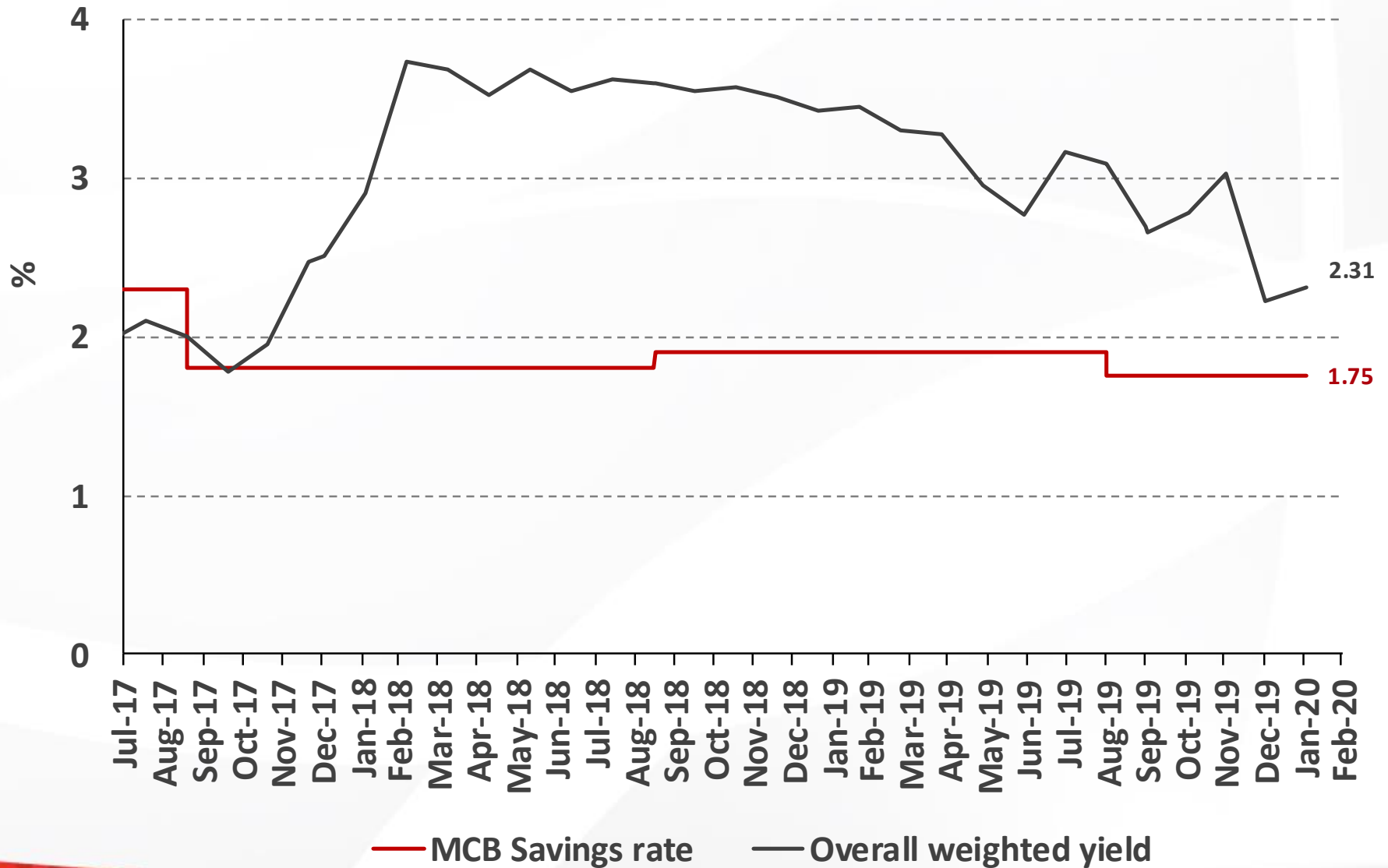


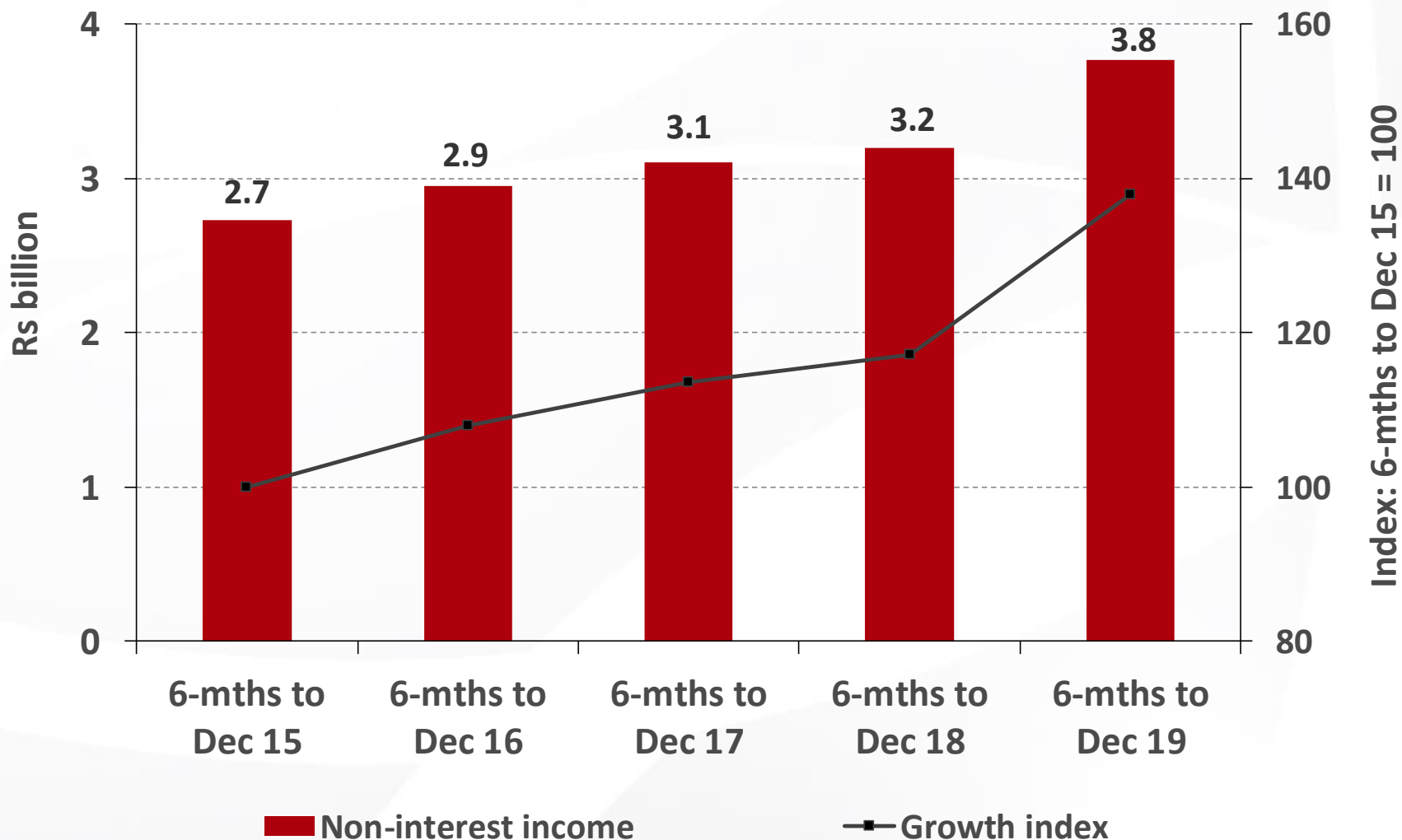
Note: Figures for Gross loans exclude Corporate Notes.

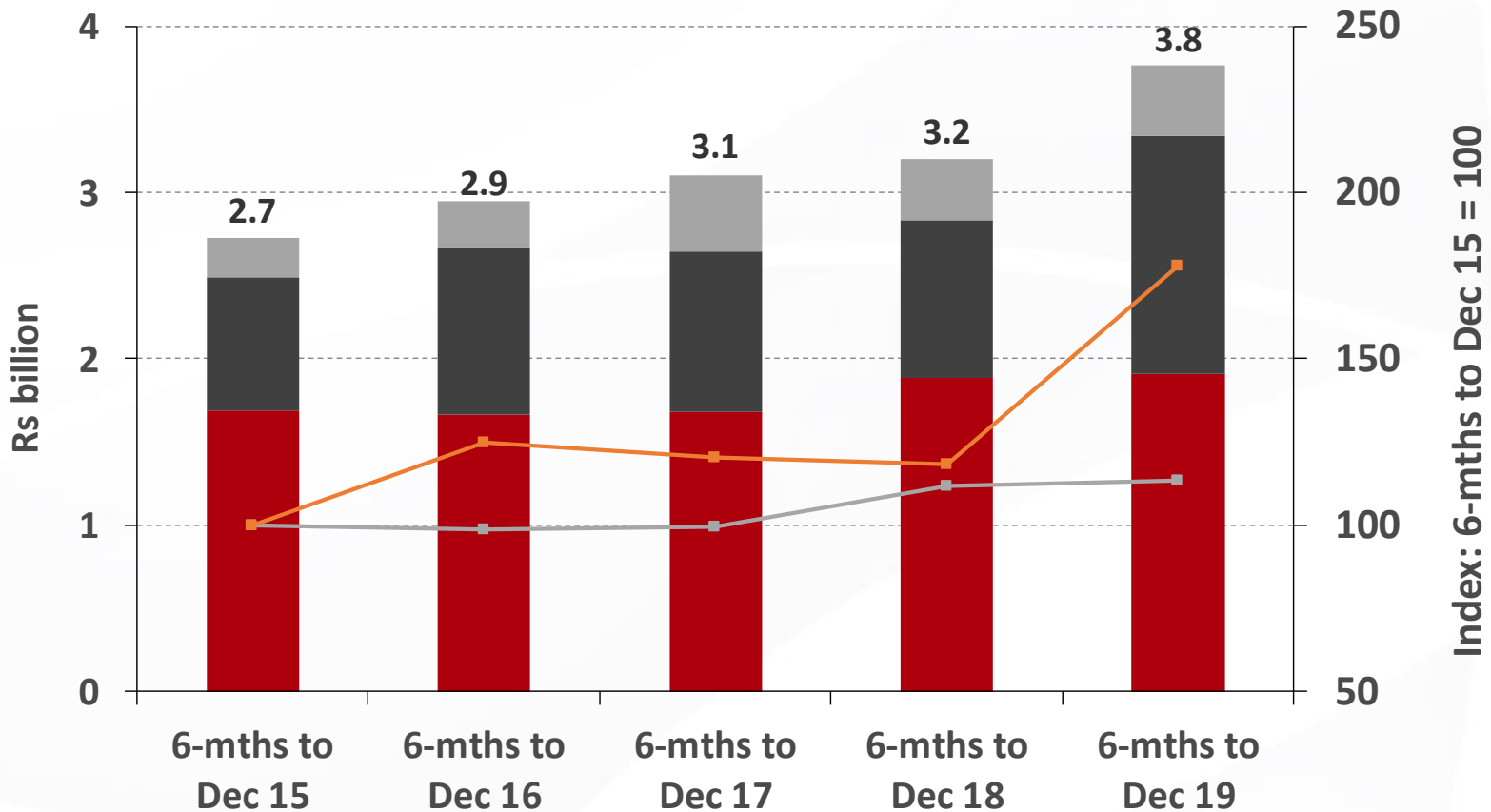


Liquid assets - FCY
 Liquid assets - MUR
 Liquid assets to deposits ratio (right scale)

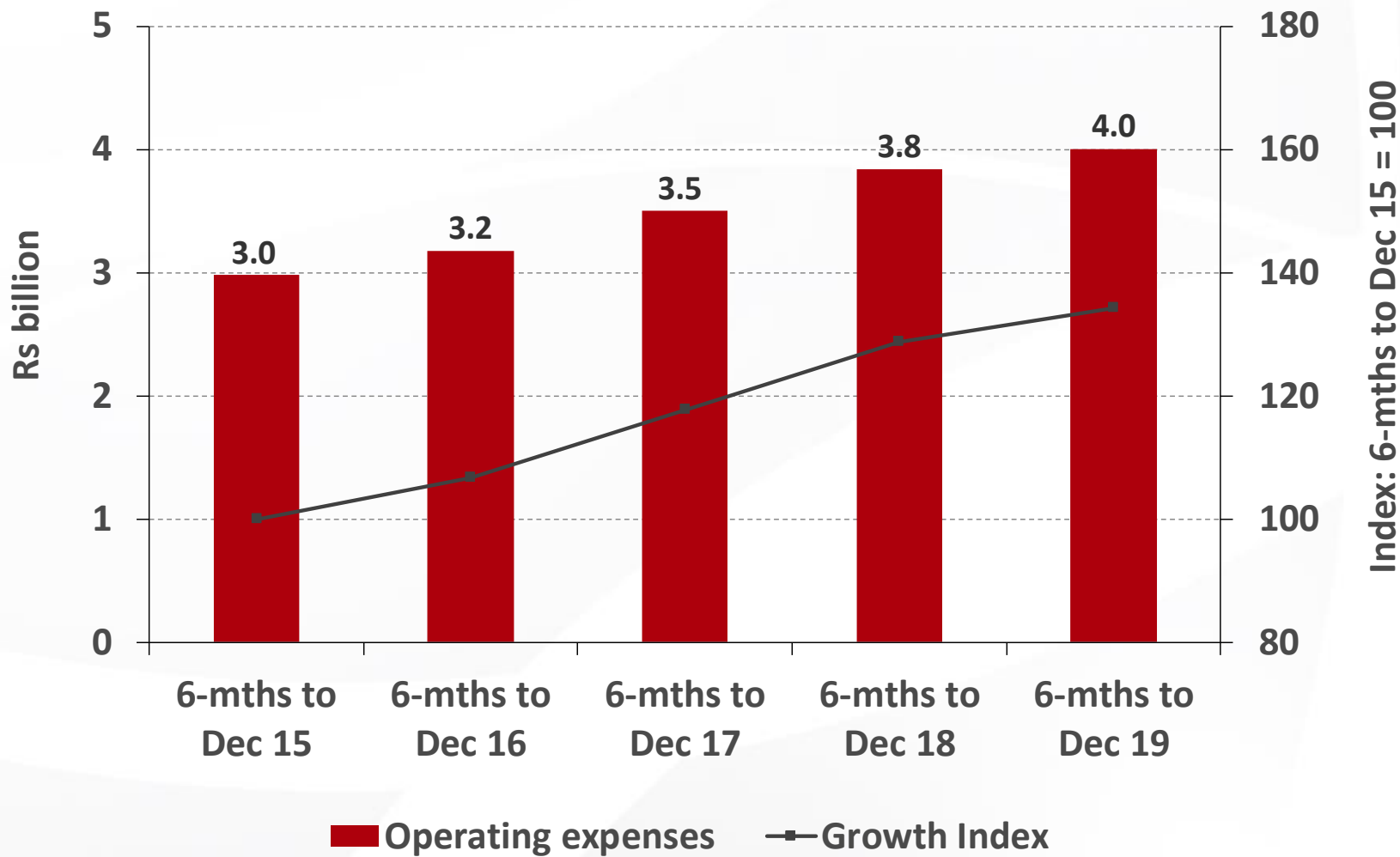


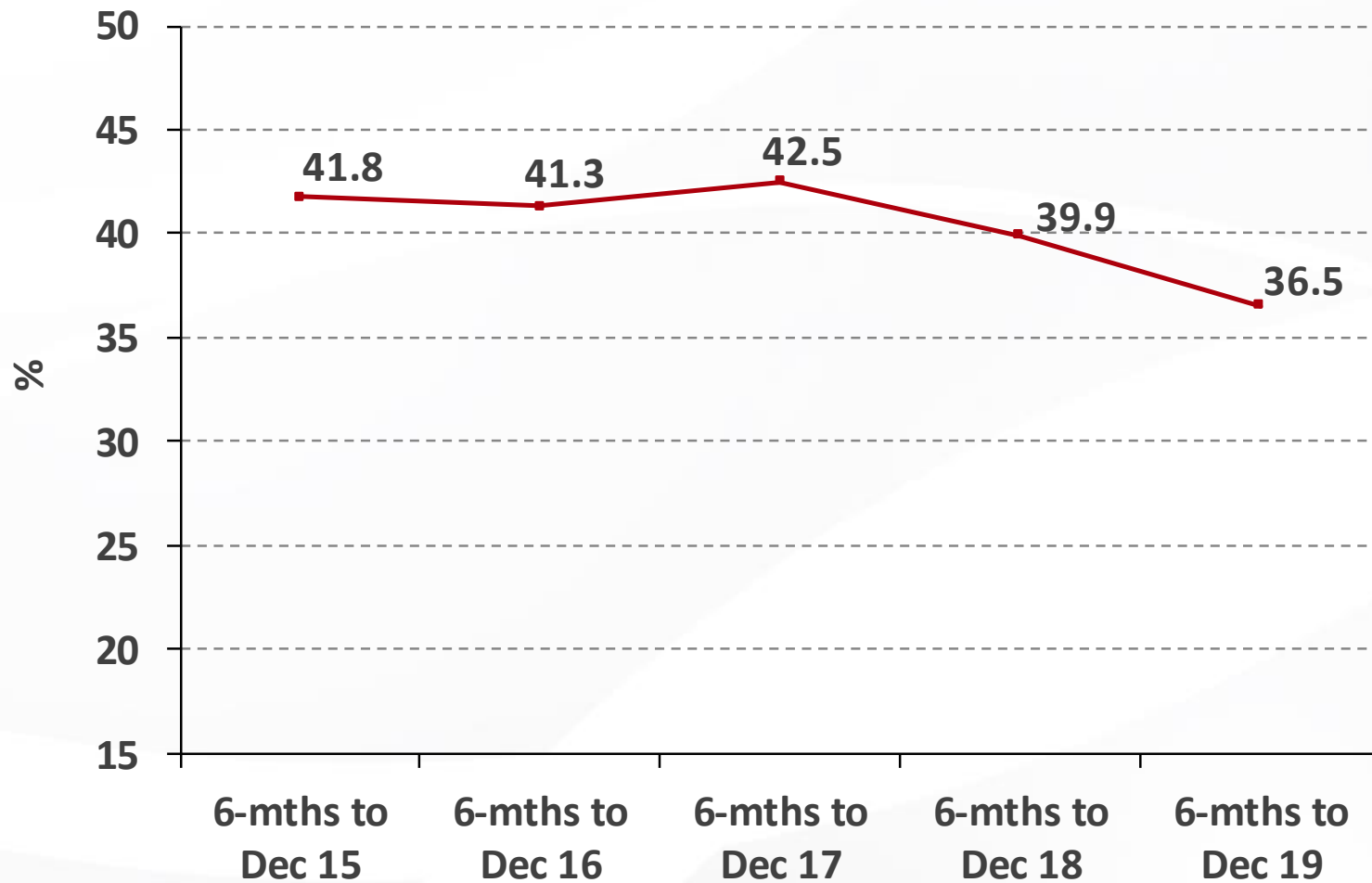


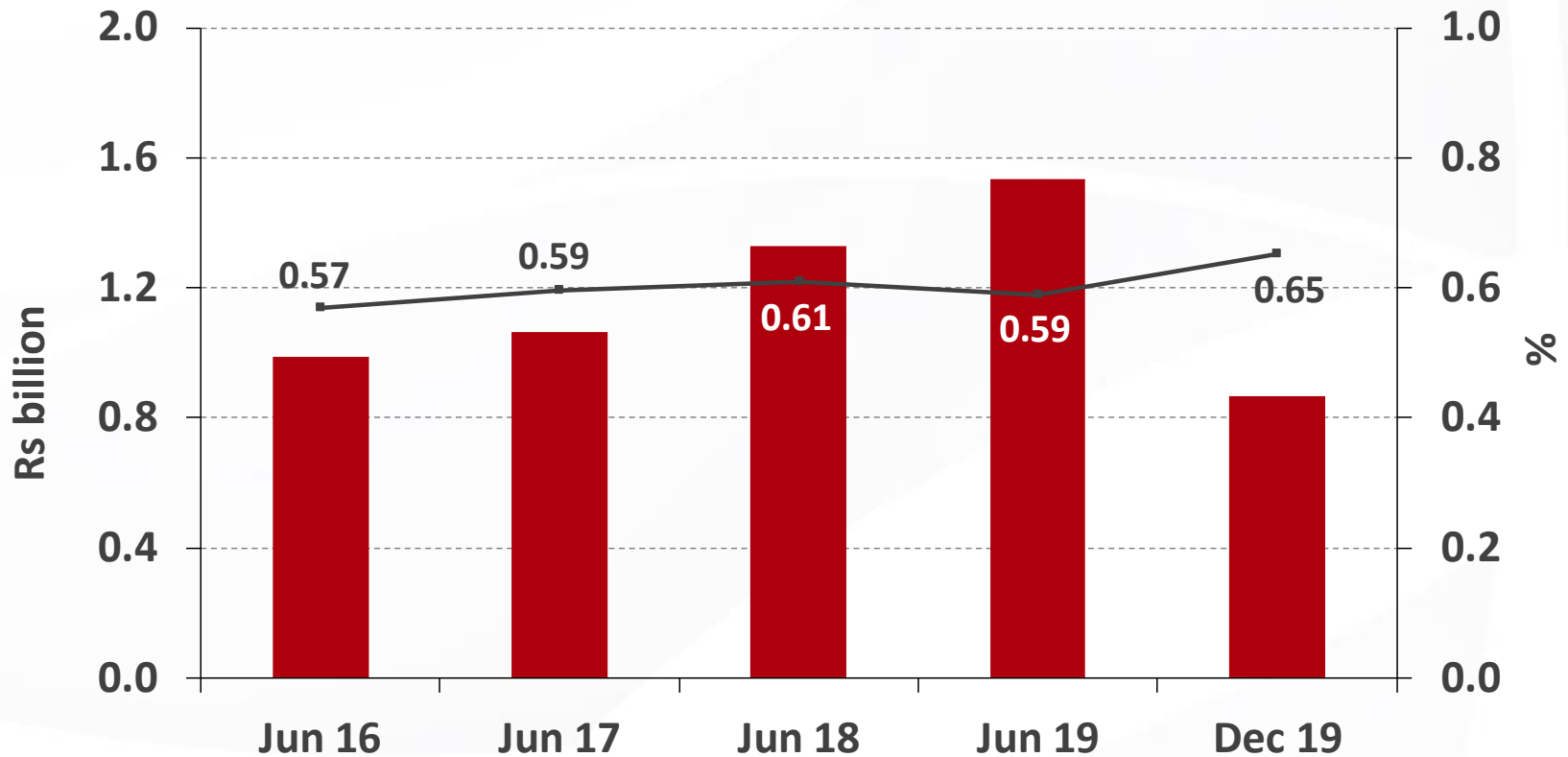




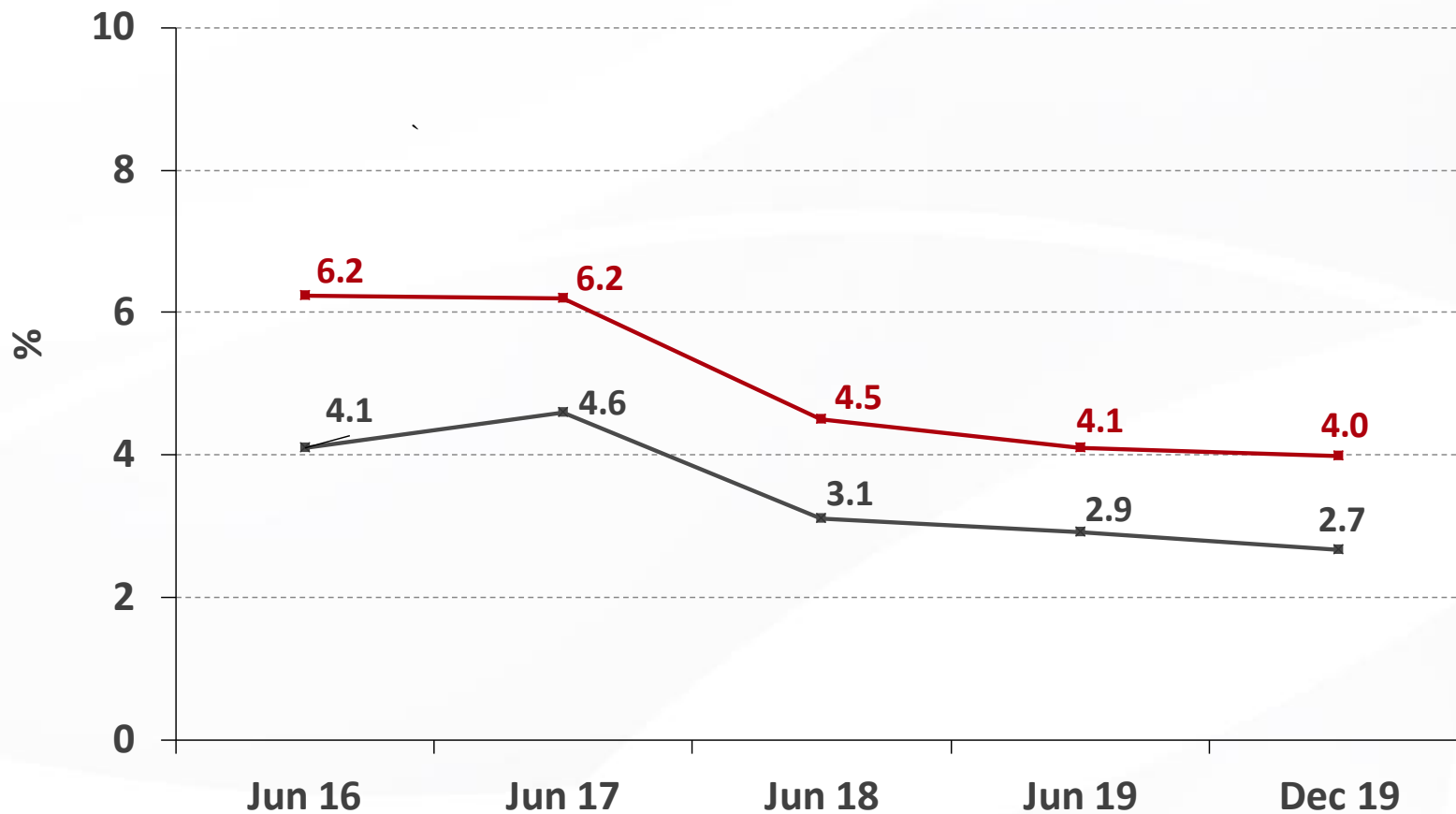
- Net fee and commission income
- Profit from forex dealings/Net gain on financial instruments
- Other income
- Net fee and commission income Growth index
- Profit from forex dealings/Net gain on financial instruments Growth index



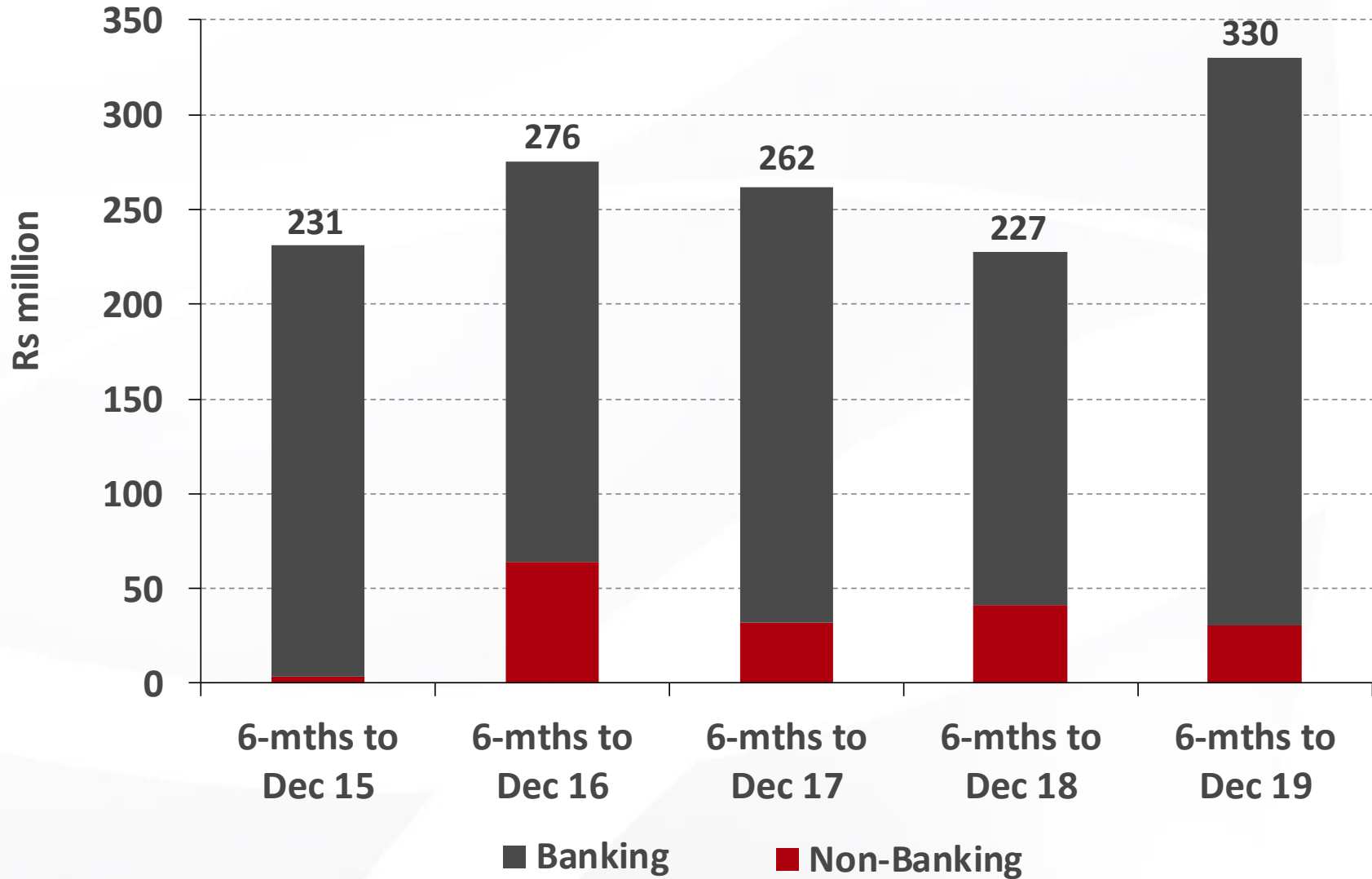




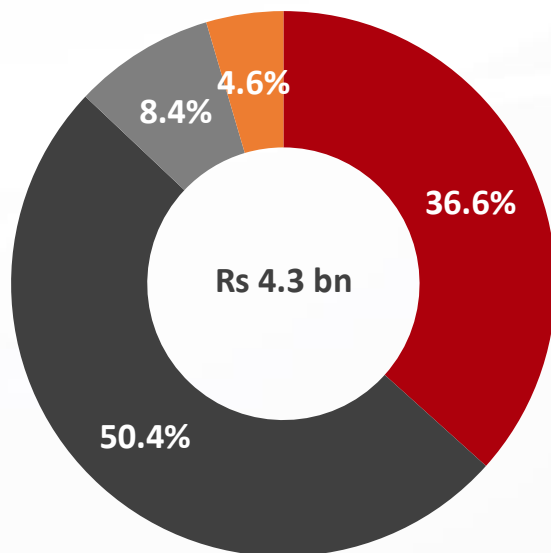
■ Credit impairment charges — As a % of gross loans and advances (right scale)



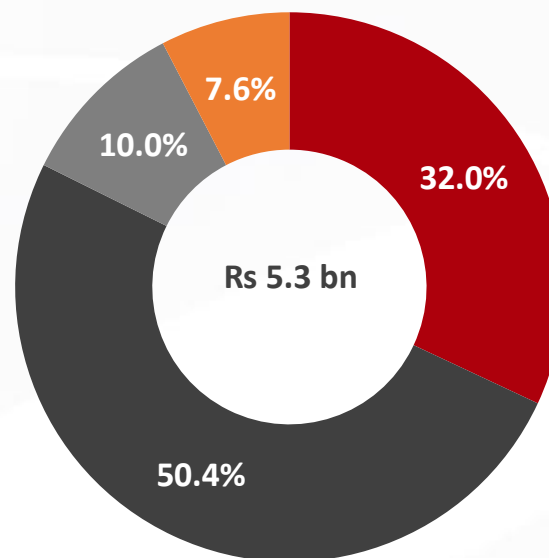
■ Gross NPLs to gross loans and advances
 ■ Net NPLs to net loans and advances



Dec 18

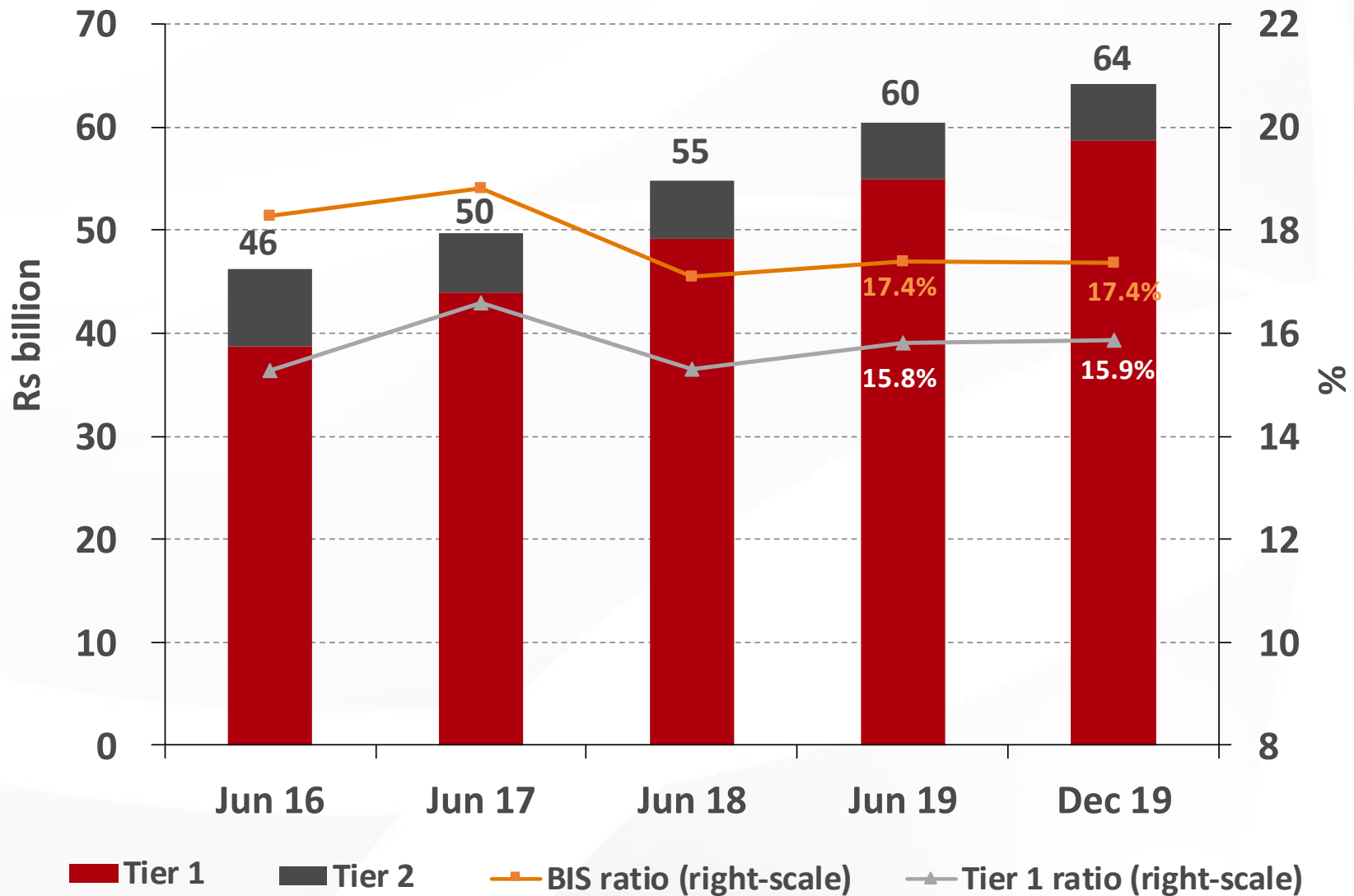


Dec 19

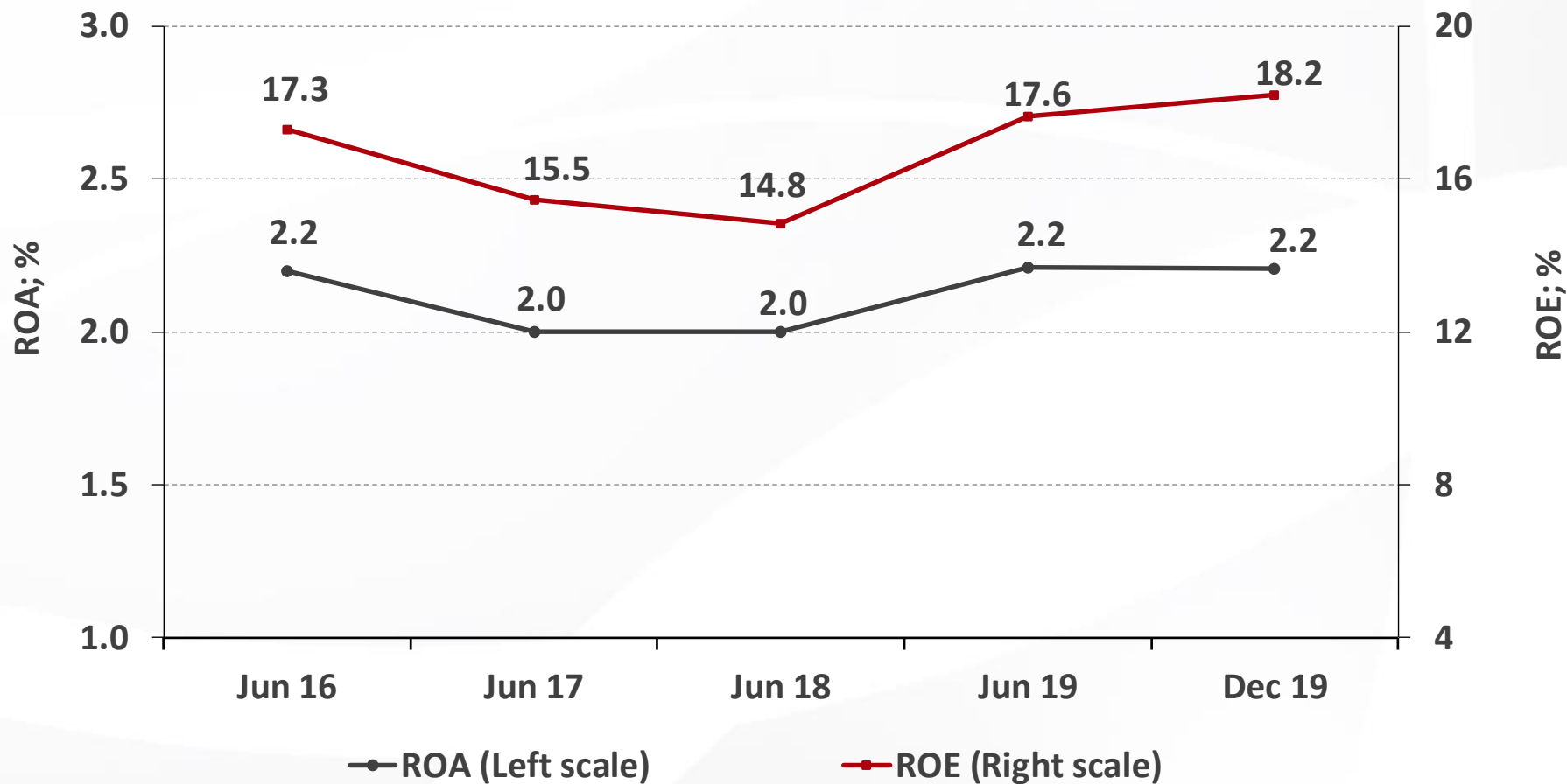


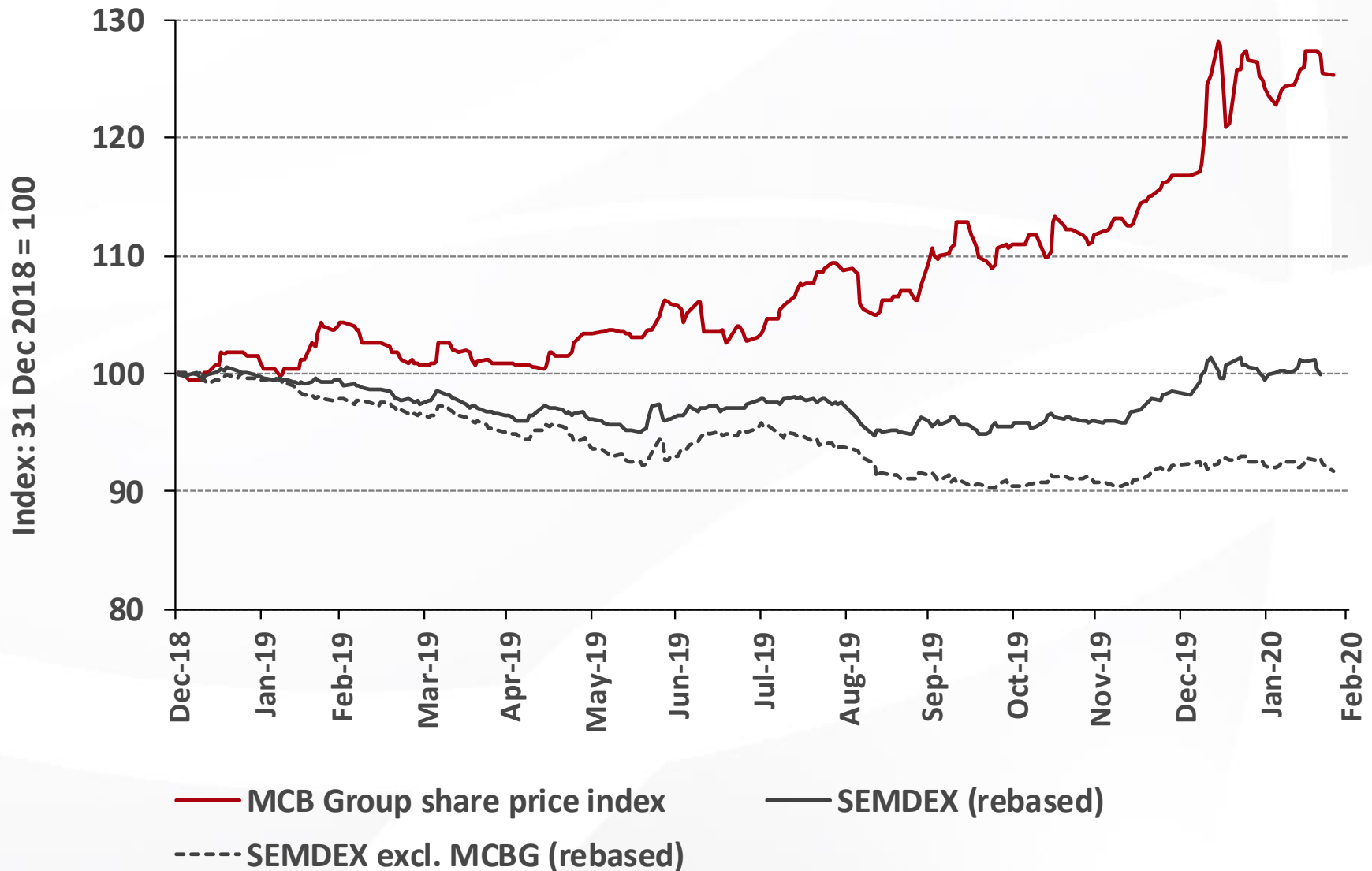
■ MCB Ltd - Domestic
■ Foreign banking subsidiaries & associates

■ MCB Ltd - Foreign-sourced
■ Non-banking financial & other investments



Note: Capital adequacy figures are based on Basel III





Thank you

Website: www.mcbgroup.com

Contact details: investor.relations@mcbgroup.com