

**Absa Corporate Summit
December 2025**





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AN OVERVIEW OF MCB GROUP

MCB Group is a reputable and prominent regional banking and financial services provider, offering a comprehensive range of tailored and innovative solutions through its local and foreign subsidiaries and associates.

We are now present in **10 countries** abroad, via our subsidiaries and network of representative/advisory offices and increasing our international footprint.

One of the oldest Banks
in the Southern Hemisphere

Rated
Baa3/(P-3)*
by Moody's

One of the few financial institutions
with this rating in sub-Saharan Africa.

Rated
AAA**
by CARE Ratings
(Africa) Private Ltd

Constituent of **SEM Sustainability Index** and
awarded an 'A' MSCI ESG Rating

Profit attributable
to ordinary Shareholders

USD 401m

Profit from foreign-sourced
activities of MCB Group
(driven by our diversification strategy)

64%

Total
Assets

USD 22.4bn

Shareholder Base
(92% domestic ;
8% international)

~ 24,000

Market
capitalisation

USD 2.5bn

Market share of
SEMDEX

36%

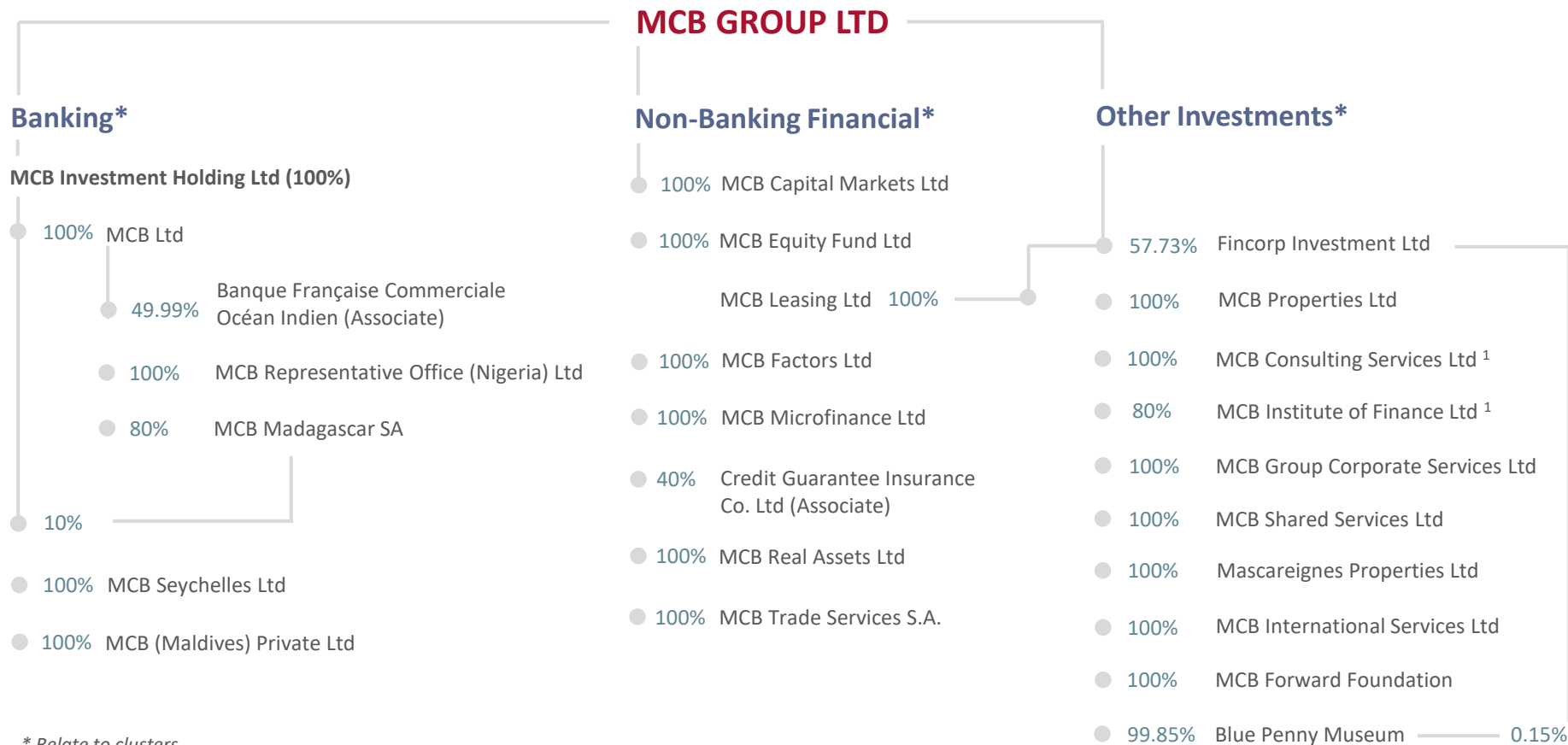
Figures as at June 2025

*Pertains to MCB Ltd

**Pertains to the servicing of financial obligations in
Mauritius

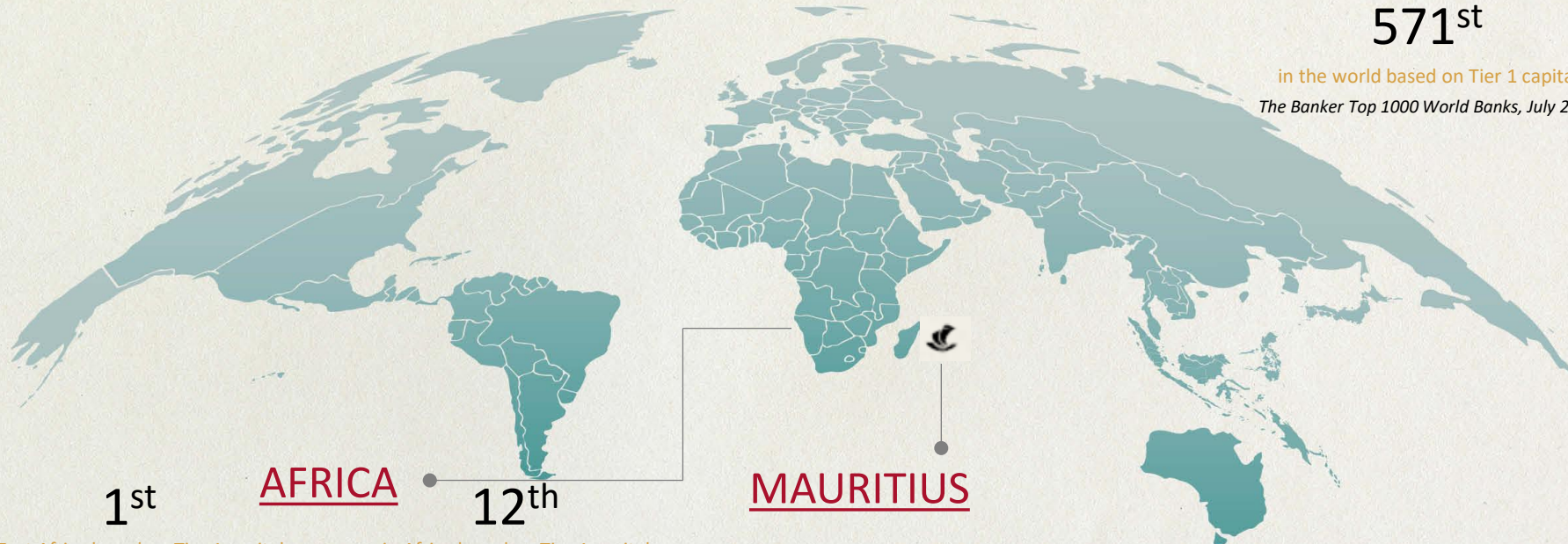


Group structure



* Relate to clusters

¹ As part of a strategic review, the Group has decided to gradually phase out the operation of MCBC and MCBIF as they no longer align with its long-term strategic direction



1st

AFRICA

12th

MAURITIUS

in East Africa based on Tier 1 capital

in Africa based on Tier 1 capital

Best Bank in Mauritius

Winner in the Financial Services
Category

Best Private Bank | Best
for Digital Solutions |
Best for Discretionary
Portfolio Management

The Banker Top 1000 World Banks, July 2025

The Banker Top 1000 World Banks, July 2025

The Banker Bank of the Year Awards 2024

PwC Sustainability Awards 2024

Euromoney Private Banking
Awards 2025

10th

53rd

Best Bank in Mauritius

Best Private Bank in Mauritius

Best Cash Management
Bank in Mauritius

Jeune Afrique

In Africa in terms of market capitalisation

Best Trade Finance Bank in
Mauritius

Trustworthy Brand | Employer
Brand | Innovative Brand | Local
Heritage Brand (2nd)

Top Brands of Mauritius by Kantar,
Brand Image Summit 2025

Global Fiance Magazine
2025

Top 300 Champions de la Finance, Nov 2024

African Business Top 250 Companies, May 2025

Global Trade Review 2025

• Best Regional Bank – Southern Africa | Africa Banker Awards 2025

• Bank of the Year – Africa | The Banker Bank of the Year Awards 2024

• Leading Regional Bank in terms of operating income and profitability |

L'Eco Austral
Top 500 Regional 2025



MCB Group Board of Directors | *Diverse and independent*

As at December 2025

Independent non-executive director and Chairperson



Jayananda NRSIMLOO

Chair: CSC, RCGESC, SMC

Independent non-executive directors



Stephen DAVIDSON

Chair: RMC



Cedric JEANNOT

Chair: CTRC



Georges Michael David LISING



Maya MAKANJEE



Anna Margaretha ROETS



San T. SINGARAVELLOO

Chair: AC

Non-executive director



Yvan LEGRIS

Executive directors



Jean Michel NG TSEUNG

Group Chief Executive



Dipak CHUMMUN

Group Chief Finance Officer

Key facts (FY 2024/25)

Number of directors

11

Independent directors

73%

Average length of tenure (years)

3.6

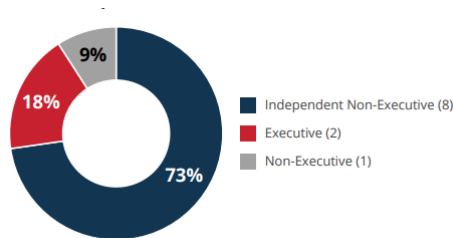
Average meeting attendance

100%

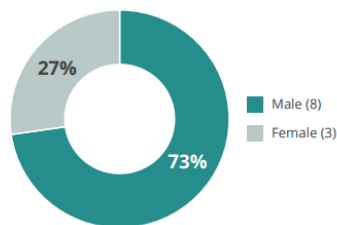
Number of Board meetings
12

Number of Board Committee meetings
47

Composition



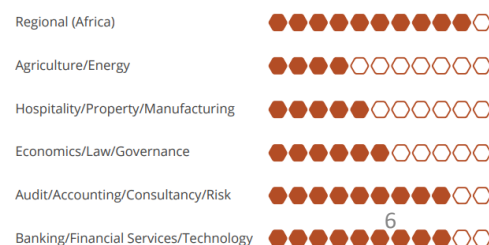
Gender



Length of tenure



Mix of skills and experience





Our strategy

Success Beyond Numbers

We use **finance as a force for good** in creating a **sustainable** and **inclusive** future for the **Customers** and **Communities** we serve.

Our Vision 2030

To be the **Leading Banking Group** in our **Home Markets** and a **Top-Tier African Corporate & Investment Bank** and **Private Banking Institution**, recognised for **Excellence** and **Innovation**.



Lead in our Home Markets



Build a top-tier African
Corporate & Investment Bank
and Private Banking Institution



Win in the workplace

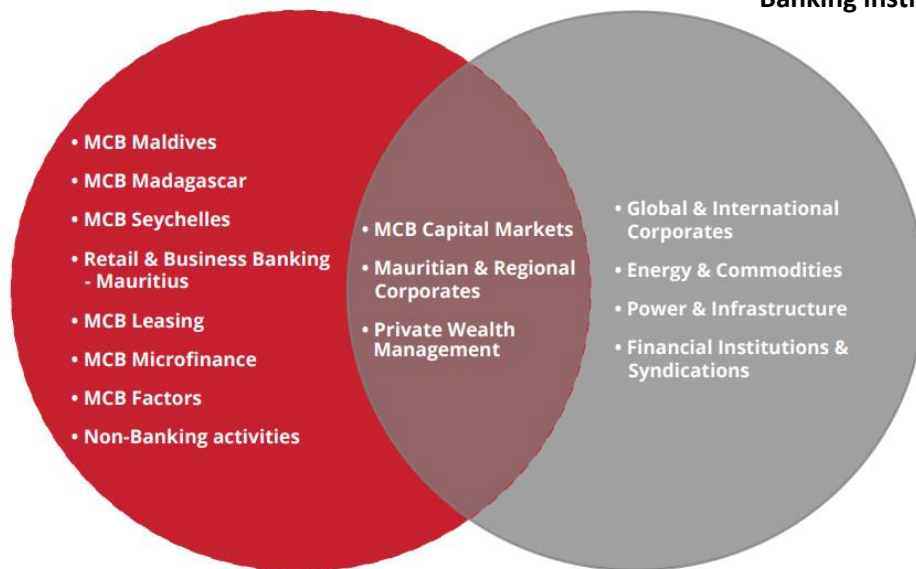
Our Values	Service	Integrity	Innovation	Respect	Teamwork	Our SWOW
	Make things simple	Act responsibly	Push boundaries	Create positive impact	Build partnerships	



Our business model

Strategic Pillar 1: Lead in our 'Home markets'

Strategic Pillar 2: Build a top tier 'African Corporate investment Bank and Private Banking institution' (CIBPB)



Note :The 'Mauritian and Regional Corporates' business line (MRC) is managed within the Corporate and Institutional banking coverage structure and serves large Mauritian and regional groups in their domestic operations and accompanies them in their development and expansion beyond the home markets. MRC has been classified under "Home Markets" reflecting the larger mix of domestic business they do in domestic currency. 'Private Wealth Management' and 'MCB Capital Markets' on the other hand serve both domestic and foreign clients and are considered as fundamental in the development of the African CIBPB and have been classified as such in the charts above.



Our strategic pillars



Lead in our Home Markets

- Uphold market leadership through a differentiated **value proposition** and **customer experience**
- Launch **innovative** client solutions, while promoting **digital payments** to support the transition to cash-lite
- Support **economic development** through **local entrepreneurship** and regional business growth
- Contribute to the **transition** to a **greener economy** through our **sustainable finance offering**
- Foster **community development** through targeted **initiatives** and **partnerships**
- **Consolidate** our **non-banking financial cluster** and reinforce capabilities in capital markets



Build a top-tier African Corporate & Investment Bank and Private Banking Institution

- **Support Africa** in its **just transition** by addressing the need for sufficient and affordable energy
- Establish ourselves as a **trusted financial partner** for large corporates, MNCs and funds across Africa **leveraging** the **Mauritius IFC** and international hubs
- Bolster our network of **correspondent banks** to better service the **cross-border and investment** needs of our corporate clients
- Position ourselves as a **regional leader** in **wealth management**
- **Strengthen** our **specialised product suite** including Global markets, Global transaction banking, and Investment banking
- **Reinforce** our presence in **commercial hubs** and build value-driven relationships



Win in the workplace

- **Attract, develop, and retain** top talent to support **sustainable growth** and deliver on our long-term vision
- Foster a **culture of empowerment**, continuous learning, and **high performance** to enable our people to excel.
- Build strong, **values-driven leadership** that inspires and drives **positive impact** across the organisation
- Promote **collaboration, agility, and accountability** to create an environment where everyone can thrive
- Enhance **employee engagement** and **well-being**, making our workplace a trusted, inclusive, and purpose-driven environment



Our Sustainability Approach



Our responsibility is to create sustainable prosperity for our customers, communities, people, and the countries in which we operate.

Approach founded on the **material issues** of MCB Group and Mauritius and is underpinned by **international principles, standards and frameworks** adopted by MCB



Vibrant and sustainable local and regional economies:

- Responsible product development
- Responsible finance that promotes financial inclusion and environmental sustainability
- Serving our customers
- Promoting responsible procurement



Environment and cultural heritage:

- Managing our direct and indirect operational environmental impacts
- Impact Partnerships: Our key environmental, social and cultural impact partnerships
- Arts and culture



Individual and collective well-being:

- Supporting our employees
- Our MCB Career Architecture
- Our Employee Value Proposition
- Our talent management framework
- Performance management
- Culture and diversity, equity and inclusion
- Supporting our communities



The United Nations Sustainable Development Goals (SDGs) reflect an international agreement to eradicate poverty and inequality, protect health and prevent climate change by 2030 through 17 universally recognised outcomes. We identified 16 SDGs further to our ESG materiality analysis where we believe we can make a positive impact.



We became a participant in the United Nations Global Compact (UNGC) in 2008. The UNGC is a pact encouraging businesses worldwide to adopt sustainable and socially responsible policies. We are committed to upholding the Ten Principles of the UNGC.



We adopted the Equator Principles in 2012. These principles serve as a common baseline and risk management framework for financial institutions to identify, assess and manage environmental and social risks when financing projects.



United Nations Global Compact

MCB Ltd became a signatory to the United Nations Environment Programme Finance Initiative Principles for Responsible Banking (UNEP FI PRB) in 2019. These principles provide a framework to ensure that our strategy and business practices align with the visions outlined in the SDGs and the Paris Climate Agreement.



Sustainability initiatives and achievements

SUCCESS BEYOND NUMBERS

Pillar 1

Vibrant and sustainable local and regional economies

Rs 7,176
million

Disbursed under MCB Sustainable Financing Offerings

Updated our **sustainable finance framework** published in October 2024

Finalised our **sustainable investing framework** and supported client sustainability journeys



Reached more than 4,500 entrepreneurs



Launched **Knowledge Hub** to promote financial and digital literacy



Strategic partnership with **Omnicare Ltd** to develop a 4.8 MW solar farm

Rs 467.4
million

Disbursed through our 'Lokal is Beautiful' loan scheme

Rs 1,838
million

Disbursed through MCB Microfinance (8,201 loans)



Ongoing efforts to monitor and manage our **operational footprint**

16,928 tonnes
eCO2 emitted in 2024



Deepened our **specialised finance approach** – key to supporting Africa's just transition



Positive Impact on more than 3,000 people via the **Plastic Odyssey** laboratory vessel

Pillar 2

Environmental and cultural heritage

299 employees sensitised under ongoing **environmental awareness** (Climate Fresk, SBU townhalls to embed our purpose and sustainability programme)



Sponsored the third edition of **Deba Klima**

Announced a strategic sponsorship of **Charles Telfair Centre**, to drive innovative solutions to the regional challenges

Proudly invested in **arts and culture**

Supporting 17 **partnerships** with positive environmental and social impacts

Pillar 3

Individual and collective well-being



36.6% Women in middle and senior management

Rs 90
million

Invested in ongoing community and environmental support through the MCB Forward Foundation and impact partnerships

9%
Turnover rate (MCB Group)

57.3%
Internal mobility rate

Rs 126.5
million

Invested in developing a high-performing, future-ready workforce

357 employees participated in 18 activities as part of our Social Leave Programme



Launched three voluntary, employee-led **Employee Resource Groups** to advance diversity, equity and inclusion



OUR APPROACH TO DIGITALISATION



Becoming more digital with a keen focus on elevating customer experience and driving the shift towards a cash-lite economy.

Refining our Value Proposition

- Increased users across digital platforms
- New features on our mobile banking solutions to upgrade customer experience



MCB Juice

679,189

+ 12%
y.o.y

MCB Juice Pro

35,033

+ 17%
y.o.y



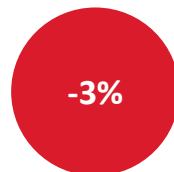
SME Onboarding

Average TAT of 3 days with
76% digital requests

74
CSAT

Supporting the Transition to cash-lite

- Improvement in cash to digital payments ratio from 35% to 22% compared to previous period
- Increased digital payments acceptance footprint
- Fully contactless-enable POS network



Cash
Withdrawals



Card
Transaction

E commerce

Juice/ Maucas
QR Payments

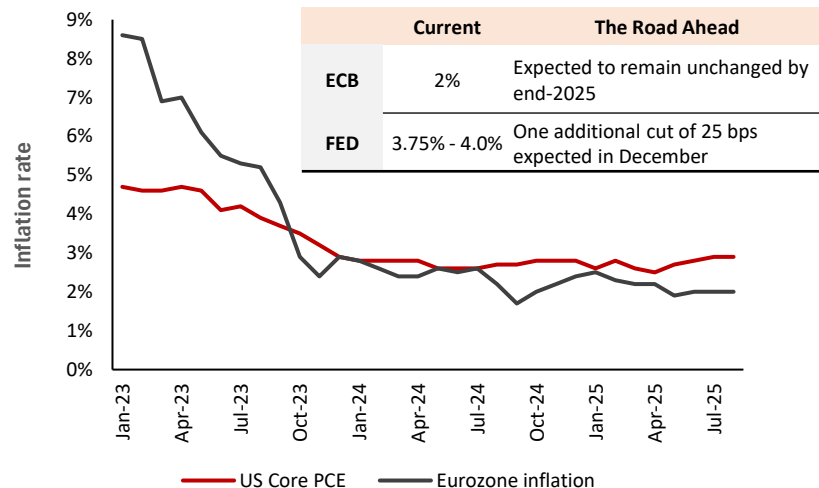




International and domestic economic landscape

Real GDP growth (%)	2023	2024	2025 (f)	2026 (f)	2027 (f)
World	3.5	3.3	3.2	3.1	3.2
United States	2.9	2.8	2.0	2.1	2.1
United Kingdom	0.4	1.1	1.3	1.3	1.5
Euro Area	0.4	0.9	1.2	1.1	1.4
China	5.4	5.0	4.8	4.2	4.2
Sub-Saharan Africa	3.7	4.1	4.1	4.4	4.5

Source IMF WEO, Oct 2025



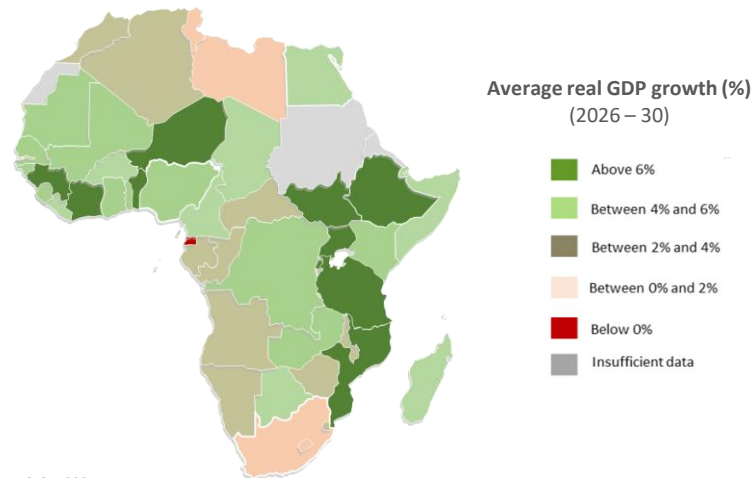
Note: The inflation release for the US was delayed due to data-collection disruptions from the 43-day shutdown.

Sources: Investing.com and bloomberg

Key highlights

- Global growth is keeping pace in light of reduced tariff volatility
- Gradual disinflation yet there are upside risks on the horizon
- Policy tone shifting towards cautious easing, though at varying pace
- Commodity prices expected to fall amid muted demand and oversupply in the oil market
- Africa's resilience holds, tempered by fiscal and political headwinds
- Downside risks dominate the outlook:
 - Prolonged uncertainty around tariffs
 - China's structural strains
 - Mounting fiscal pressures
 - Reversal of AI boom and its ramifications on financial marker

Africa's potential remains undiminished

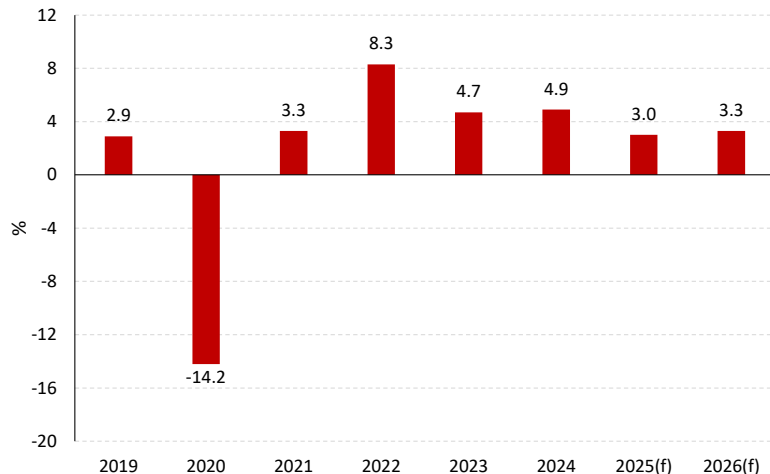


Source: IMF WEO Oct 2025



Mauritius: Resilience in the face of the challenging external context....

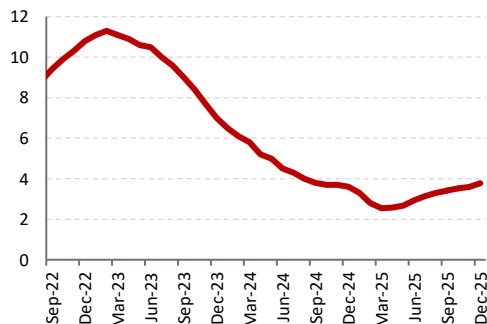
Real GDP growth



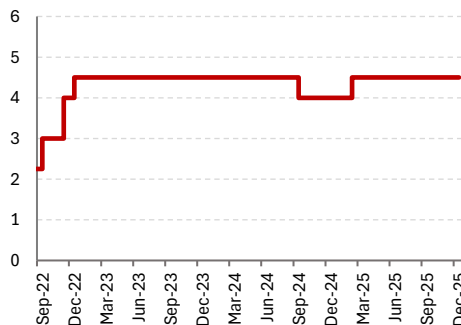
Key highlights

- Real GDP growth is projected to moderate from 4.9% in 2024 to 3.0% in 2025, on the back of global economic uncertainty and the normalization of growth momentum in selected traditional sectors
- Key underpinnings of domestic growth momentum:
 - Tourist arrivals expected to exceed pre-pandemic level this year (1.425 million)
 - Resilient performance in financial and insurance activities - leveraging on the positioning of the Mauritius IFC
 - Non-sugar agriculture boosted by inroads in specific local produce
- Sustained FDI inflows in the country
- Inflation remains within the central bank's target 2 - 5%.
- Key focus areas for the Authorities: Ocean and Green economy (renewable energy transition) and Digitalisation

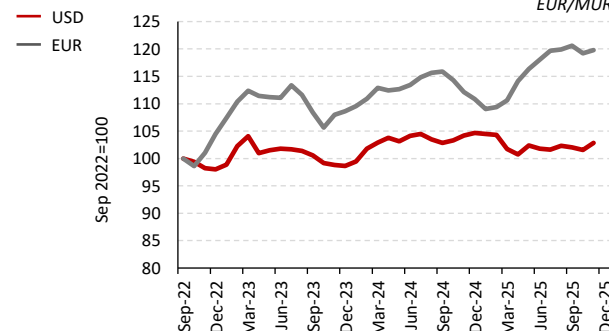
Headline inflation (%)



Key Rate (%)



Evolution of MUR versus USD & EURO



As at 26 Nov 2025:
USD/MUR: 46.12
EUR/MUR: 53.43



Mauritius is classified as:

An **upper middle income country, one of Africa's wealthiest nation** on a per capita basis

One of Africa's oldest democracies, Safest country in Africa by New World Health

Regional platform for Trade and Investment
In the **Asia – Africa** corridor

1st African country to sign a Free Trade Agreement with India and China

Member of one of the world's largest Free Trade Area (AfCTA) regrouping

54 African countries and
1.3 billion population



30

Investment Promotion & Protection Agreements in force
(of which 11 with African countries)

46

Double Taxation Agreements in force
(of which 16 with African countries)

Robust Regulatory Framework

Basel III compliant

'Compliant' or 'Largely Compliant' with 40 FATF recommendations

Hybrid legal system

English Common Law and French Civil Law with highest recourse to the Judicial Committee of the Privy Council

Rankings on international indices

2nd

Ibrahim Index of African Governance 2024

15th

Index of Economic Freedom 2025

52nd

Global Financial Centres Index
(**1st in Africa**)

53rd

Global Innovation Index 2025



Financial performance



USD 401 m

(Rs 18,065 m)

FY 25

Attributable Profits

USD 937 m

(Rs 42,160 m)

FY 25

Operating Income

37.4%

FY 25

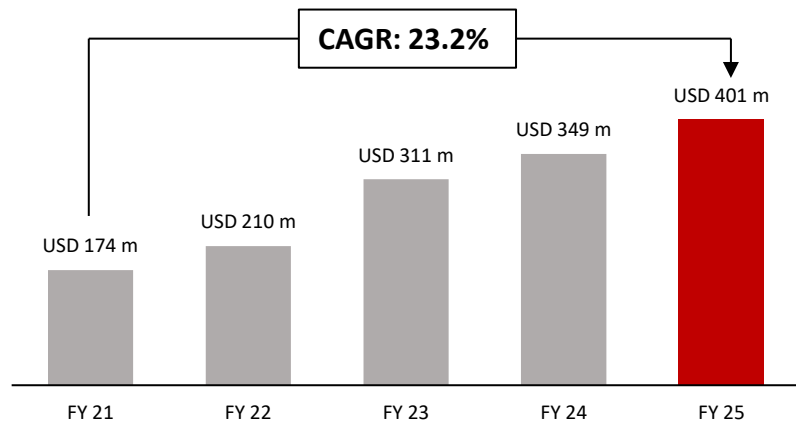
Cost-to-Income

16.4%

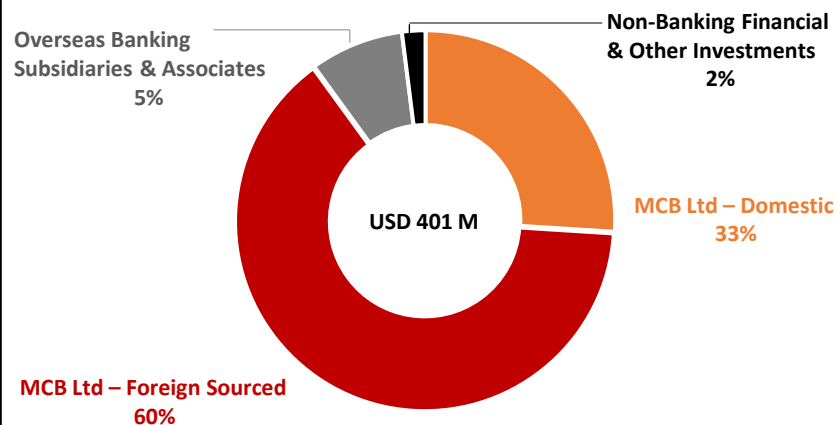
FY 25

Return on Equity

Sustained Growth in Profits



Strong Contribution of International Banking to Profits



USD 22.4 bn

(Rs 1,007 bn)

FY 24

Total Assets

USD 8.7 bn

(Rs 391 bn)

FY 25

Net Customer Loans

USD 16.1 bn

(Rs 726 bn)

FY 25

Customer Deposits

19.6%

FY 25

CET1 Ratio



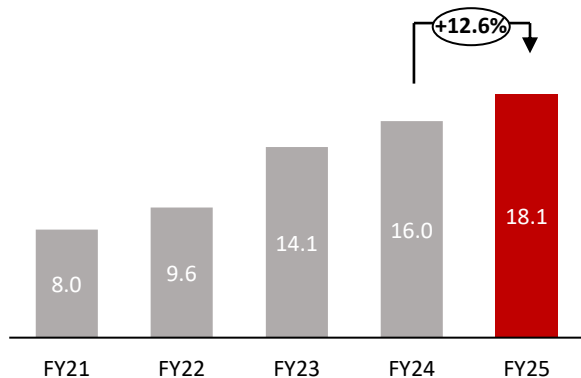
Income Statement			FY 25	FY 24	%Δ Y-o-Y	Q1 FY 26	Q1 FY 25	%Δ Y-o-Y
(Figures in Rs bn)								
Net Interest Income			27.1	24.2	11.6%	7.0	6.7	4.6%
Non-Interest Income			15.1	12.8	18.3%	4.3	3.7	17.8%
Operating Income			42.2	37.0	13.9%	11.3	10.4	9.2%
Non-Interest Expense			(15.7)	(13.6)	15.9%	(4.1)	(3.5)	15.2%
Operating Profit before Impairment			26.4	23.4	12.8%	7.2	6.9	6.2%
Impairment Charge			(3.5)	(3.7)	-4.9%	(0.6)	(1.0)	-41.0%
Share of Profit of Associates			0.0	0.6	-94.2%	0.2	0.1	18.9%
Profit before Tax			22.9	20.3	12.9%	6.9	6.0	14.6%
Tax			(4.9)	(4.1)	19.5%	(1.9)	(1.1)	65.2%
Profit after Tax			18.0	16.2	11.2%	5.0	4.8	2.7%
o/w Profit attributable to ordinary shareholder			18.1	16.0	12.6%	5.0	4.8	2.6%
Profitability Ratios			FY 25	FY 24	Δ Y-o-Y	Q1 FY 26	Q1 FY 25	%Δ Y-o-Y
Cost-to-Income Ratio			37.4%	36.5%	+64 bps	35.9%	34.0%	+185 bps
Net Interest Margin			3.09%	3.11%	-2 bps	3.02%	3.16%	-14 bps
Cost of Risk			0.74%	0.78%	-4 bps	0.50%	0.91%	-41 bps
Return on Equity			16.4%	16.6%	-27 bps	16.6%	18.3%	-178 bps
Return on Assets			1.9%	1.8%	+4 bps	1.9%	2.0%	-14 bps
Financial Position			FY 25	FY 24	%Δ Y-o-Y	Q1 FY 26	Q1 FY 25	%Δ Y-o-Y
(Figures in Rs bn)								
Total Assets			1007	937	7.3%	1054	933	13.1%
Total Gross Loans and Advances			474	471	0.7%	432	454	6.2%
Total Deposits			740	708	4.5%	777	697	11.6%
Total Equity			118	103	14.0%	120	106	12.5%
Financial Position Ratios			FY 25	FY 24	Δ Y-o-Y	Q1 FY 26	Q1 FY 25	Δ Y-o-Y
Net Customer Loan-to-Deposit Ratio			60.6%	65.6%	-506 bps	56.6%	64.0%	-731 bps
LCR			621%	437%	+184 pp	515%	361%	154 pp
Capital Adequacy Ratio			22.0%	20.5%	+148 bps	21.5%	21.2%	+30 bps
Tier 1 Ratio			19.6%	18.0%	+162 bps	19.1%	18.8%	+360 bps
Gross NPL Ratio			3.0%	3.1%	-1 bps	3.0%	3.1%	-1 bps

Note : Figures may not add up due to rounding

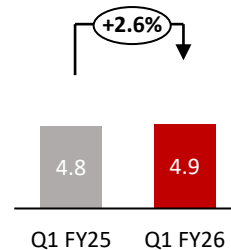
Performance Highlights – Q1 FY 26

- Net interest income rose by 4.6% driven by the growth in interest-earning assets whilst margins contracted as a result of lower margins derived on the foreign currency loan book despite improved yields on rupee liquid assets
- Sustained growth in non-interest income driven by the payment activities and wealth management activities as well as improving net trading income reflecting higher income from dealing in foreign exchange and fixed income securities
- Growth in non-interest expense mainly linked to continued investment in human capital and technology to support the Group's expansion
- Impairment charges decreased by 41.0% reflecting mainly the impact of successful recoveries made during the quarter
- In line with the rise in profit before tax and the new fiscal measures announced in Mauritius, tax charges increased significantly resulting in an overall effective tax rate of 27.4%.
- Sustained growth in total assets
- Stable cost of risk and gross NPL ratio
- Healthy liquidity buffers and comfortable capital position

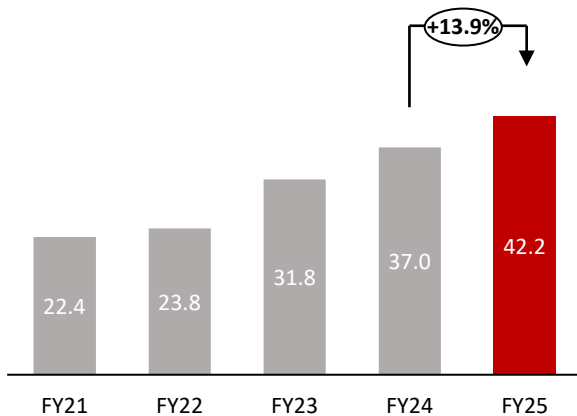
Attributable Profits (Rs bn) – Full year



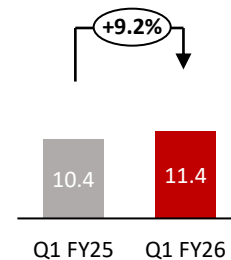
Attributable Profits (Rs bn) – Quarter



Operating income (Rs bn) – Full year



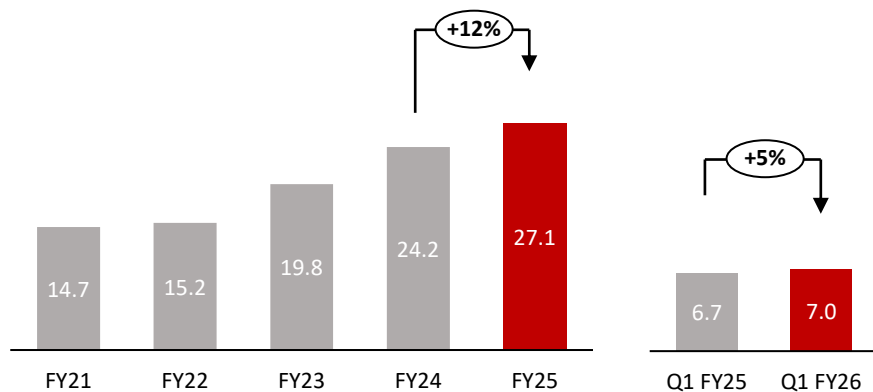
Operating income (Rs bn) – Quarter



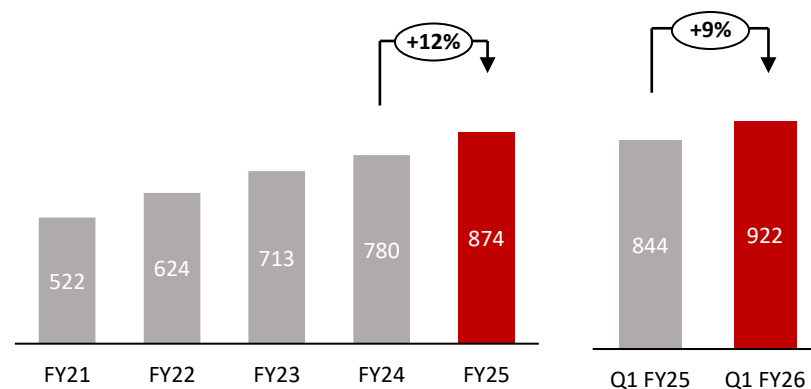


Net interest income – Growth supported by the rise in interest earning assets

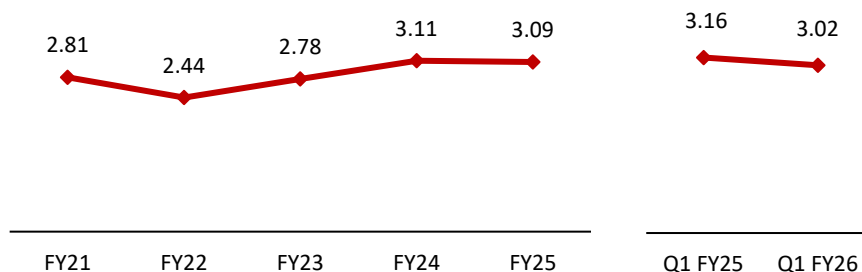
Net Interest Income (Rs bn)



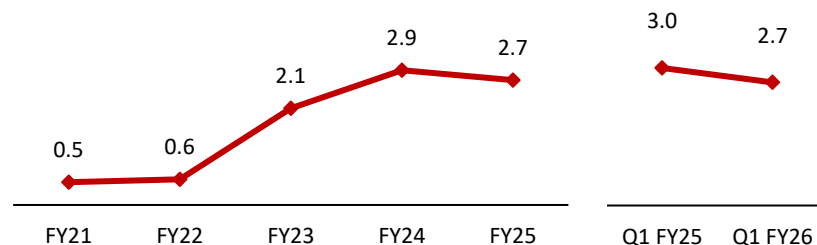
Average Interest-Earning Assets (Rs bn)



Net Interest Margin (%)



Cost of funds (%)



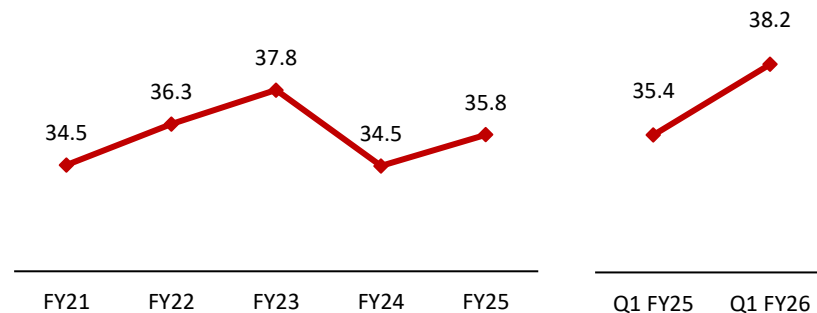


Non-interest income – Growth supported by both fees and forex profit

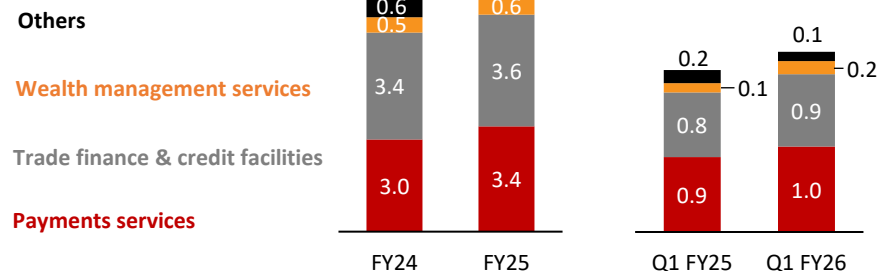
Summary

Non-Interest Income (Figures in Rs bn)	FY 24	FY 25	%Δ Y-o-Y	Q1 FY 25	Q1 FY 26	%Δ Y-o-Y
Fee and Commission Income	11.3	12.2	7.9%	2.9	3.1	5.8%
Fee and Commission Expense	3.8	3.8	0.0%	1.0	0.9	-5.4%
Net Fee and Commission Income	7.6	8.4	11.8%	2.0	2.2	11.3%
Net Trading Income	4.2	5.1	19.9%	1.3	1.8	33.8%
Other Income	1.0	1.6	60.7%	0.4	0.4	-1.7%
Total Non-Interest Income	12.8	15.1	18.3%	3.7	4.3	17.8%

Non-Interest Income to Operating Income Ratio (%)

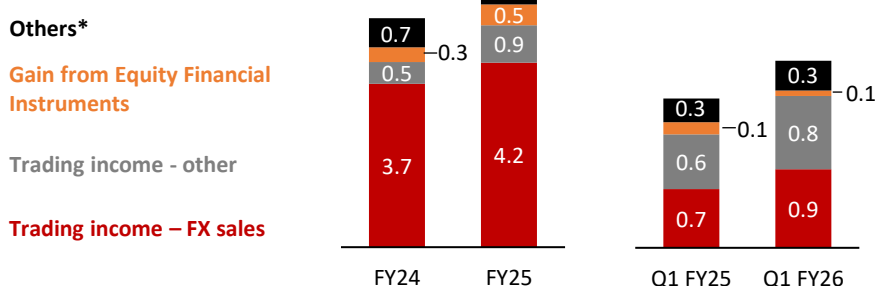


Net fee and commission income (Rs bn)



Note: Figures may not add up due to rounding

Net trading income and other Income (Rs bn)

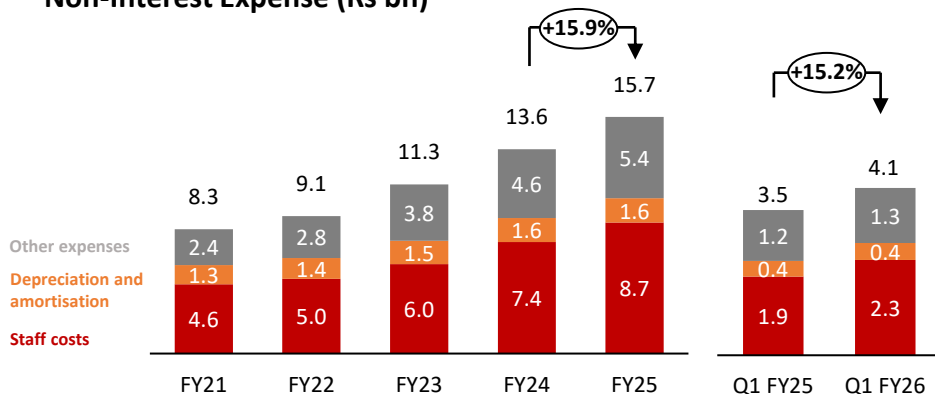


Note: Figures may not add up due to rounding
* Includes dividend income and other operating income

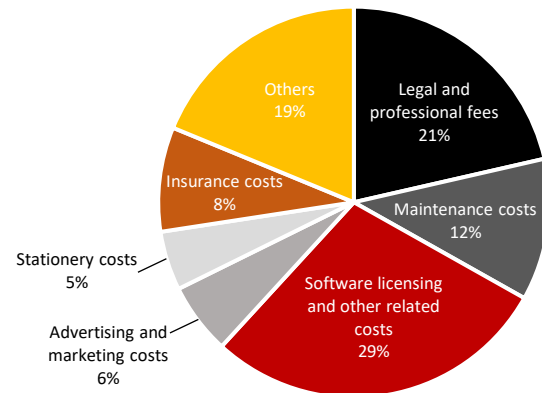


Non-Interest expense – Increase largely explained by rise in staff and technology costs

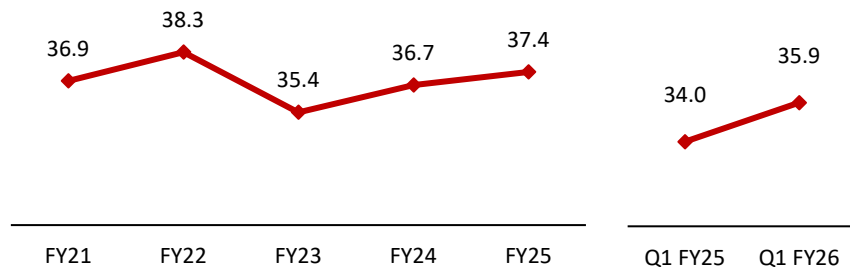
Non-Interest Expense (Rs bn)



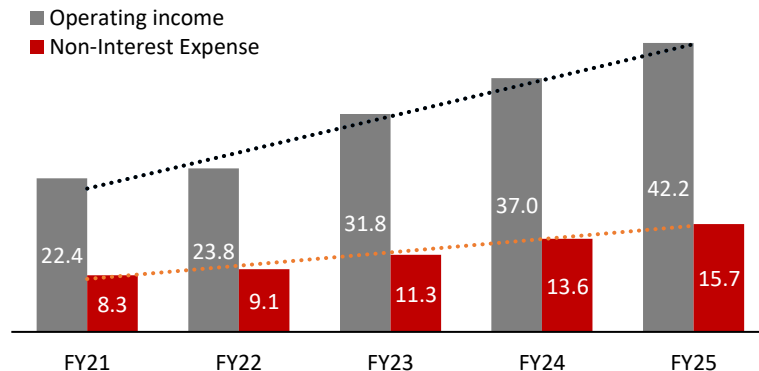
Other Expense Composition (FY 25)



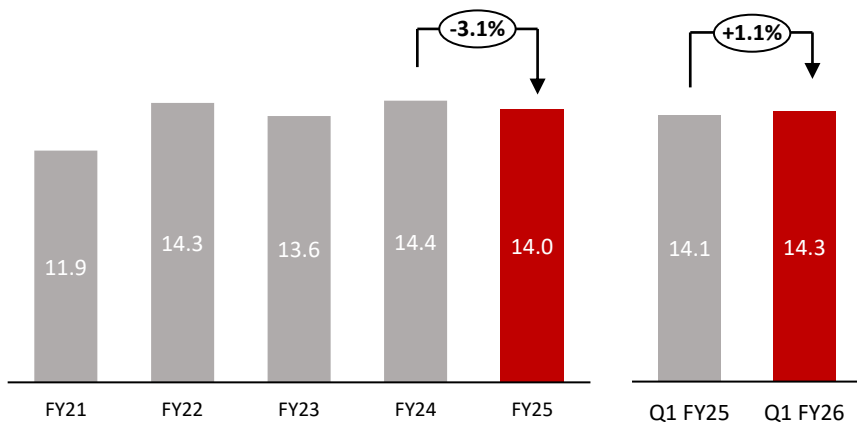
Cost-to-Income Ratio (%)



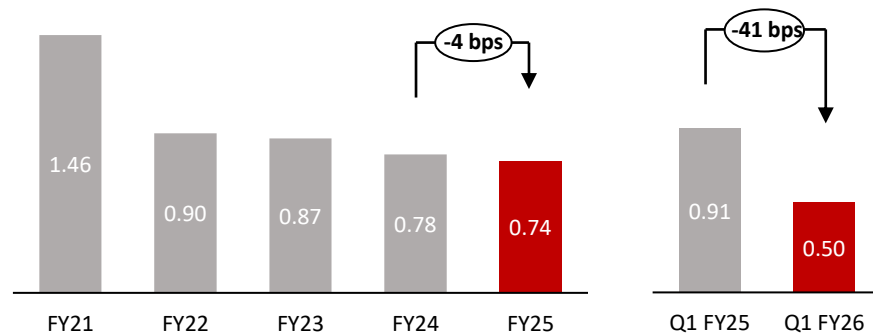
Evolution of income and expenses (Rs bn)



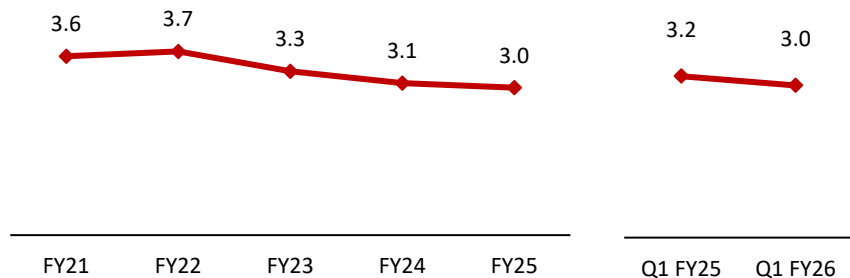
Non-Performing Loans and Advances (Rs bn)



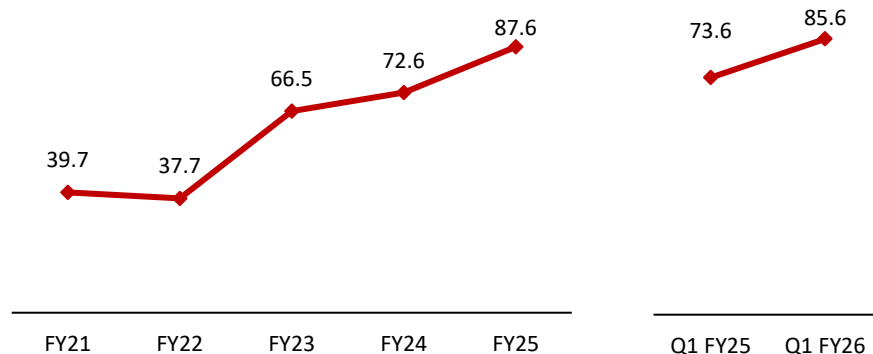
Cost of Risk (%)



Gross NPL Ratio (%)



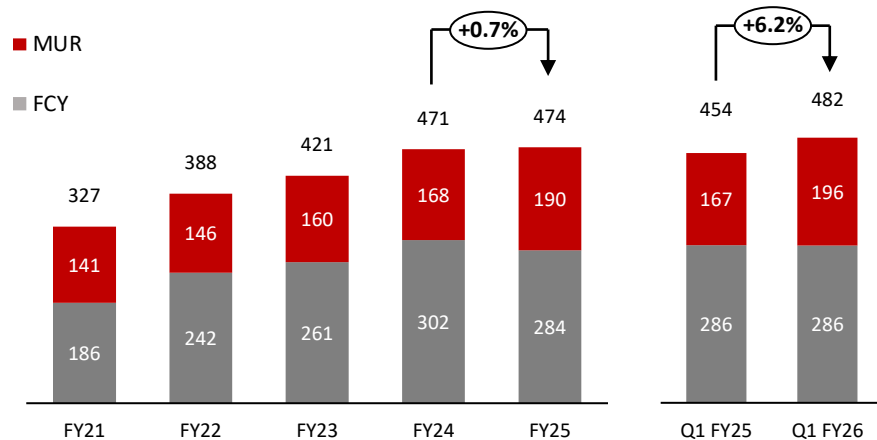
Specific Provision Coverage Ratio (%)



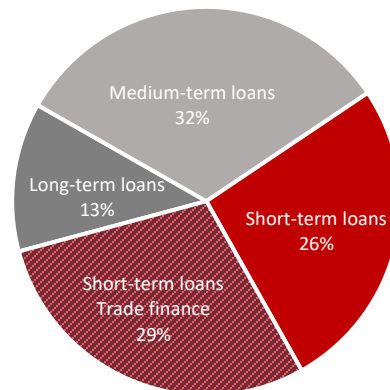


Loans and advances – Growth supported by higher MUR disbursement to both retail and corporate

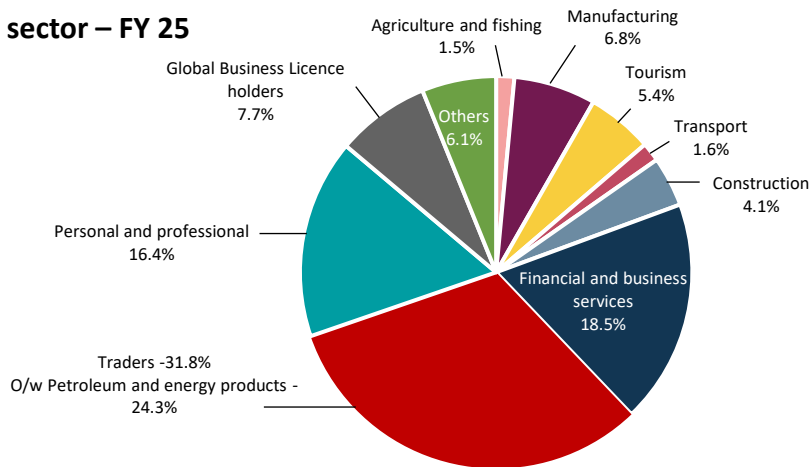
Gross Loans and Advances (Rs bn)



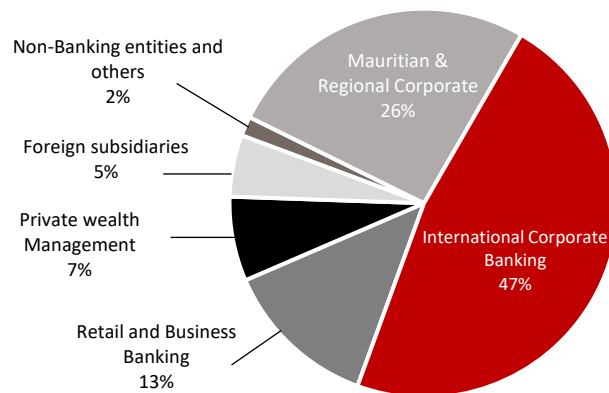
FCY Loans by Tenor (%) – Q1 FY 26



Loan by sector – FY 25

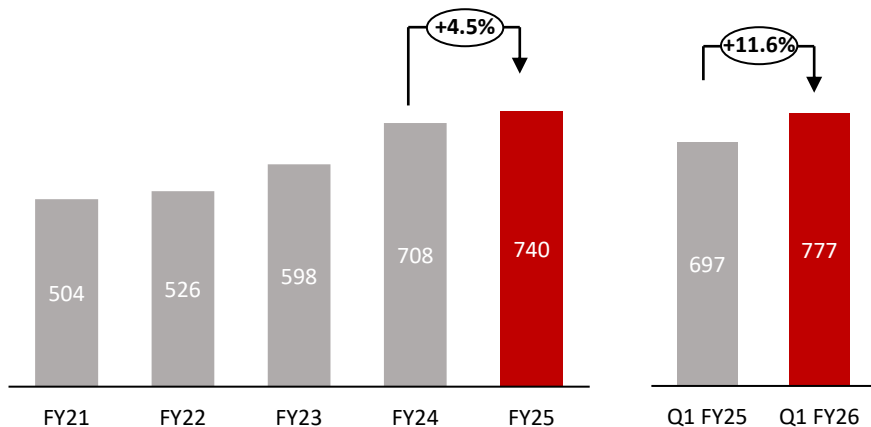


Gross loans by Line of Business (%) – Q1 FY 26

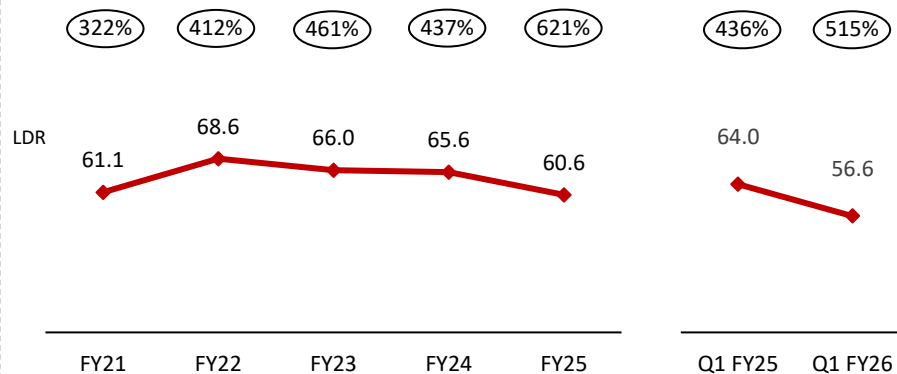




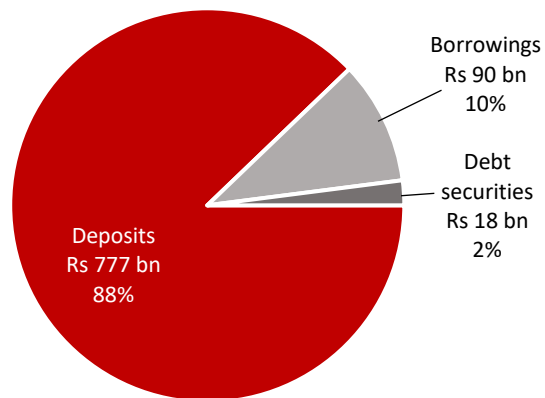
Deposits (Rs bn)



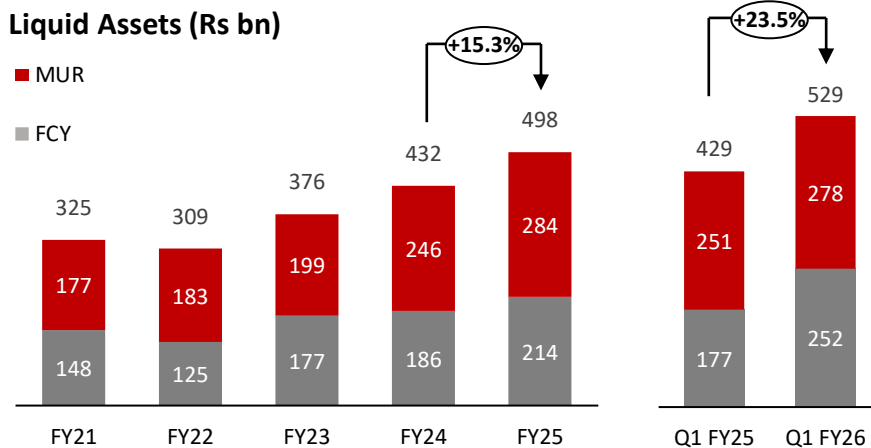
Loan-to-Deposits (LDR %) & Liquidity Coverage Ratio (LCR %)



Composition of funding base (%) – Q1 FY 26



Liquid Assets (Rs bn)



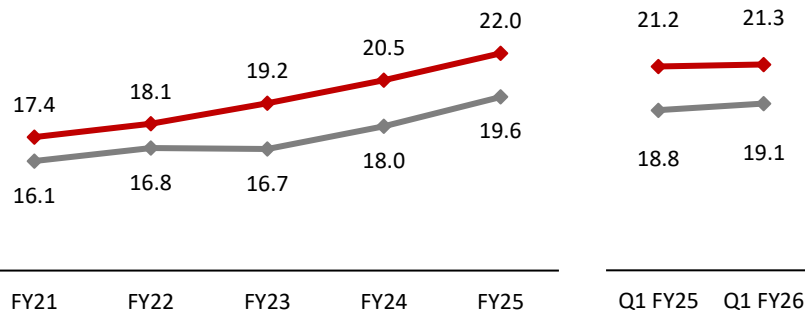


Capital adequacy and ROE - Strong capital ratio to support future business growth

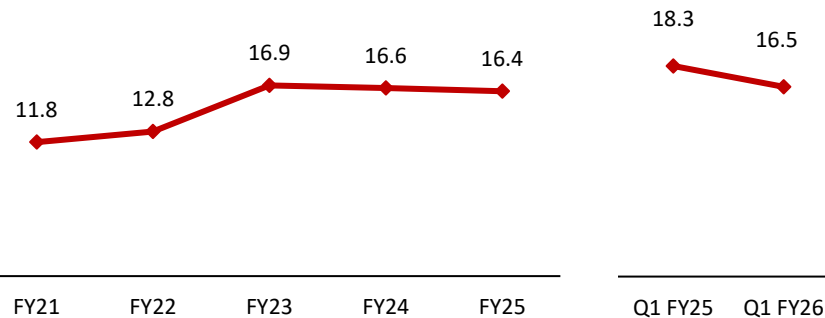
Capital Adequacy Ratio (%)

Capital adequacy ratio (%)

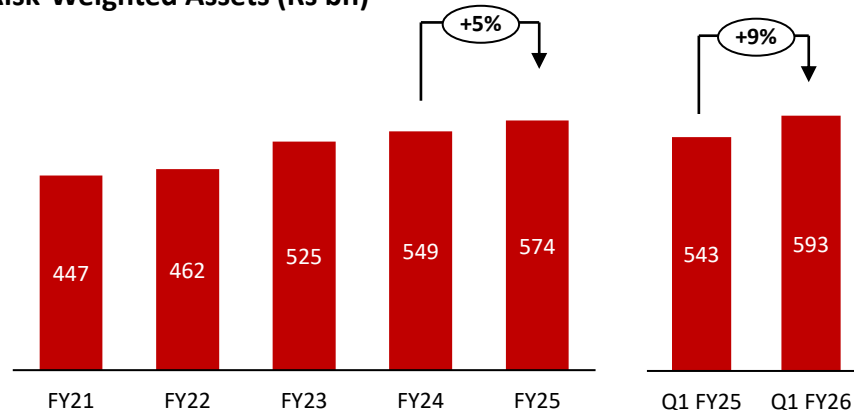
Tier 1 ratio (%)



Return on Equity (%)



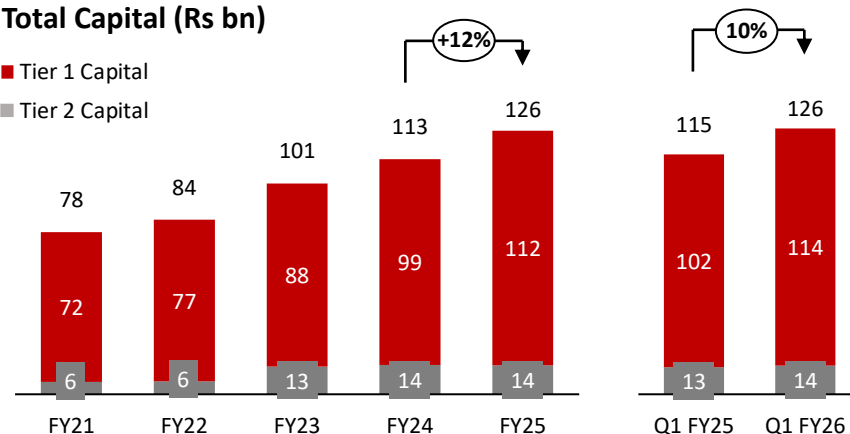
Risk-Weighted Assets (Rs bn)



Total Capital (Rs bn)

Tier 1 Capital

Tier 2 Capital





MCB Group shareholding profile and performance metrics



Shareholding information

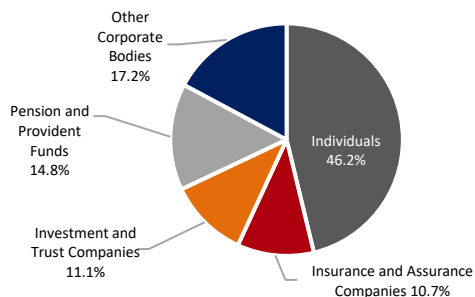
Stock profile

Latest information

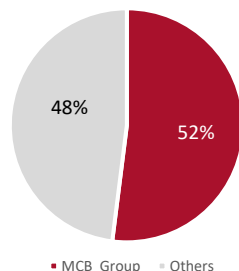
• ISIN	MU0424N00005
• Bloomberg/Reuters	MCBG MP/MCBG.MZ
• Market capitalisation	USD 2.5 billion
• Average daily value traded	Approx USD 0.5 million
• Estimated free float	89%
• Analyst recommendation ¹	Strong Buy
• Average Consensus Price ¹	MUR 537.97
• 52-week High/Low	MUR 476.50/421.00
• Closing price as at 26 th Nov 25	MUR 440.00

¹Based on the recommendation of Swan, Axys Stockbroking and Absa Kenya Stockbroking

Diversified shareholder base



Value traded market share



Largest institutional shareholders

	<u>% Holding</u>
• National Pensions Fund	7.2
• State Insurance Company of Mauritius Ltd	4.5
• Swan Life Ltd	3.9
• Promotion and Development Limited	2.4
• BNYM SA/NV A/C Eastspring Investments SICAV-FIS	1.5
• The Mauritius Commercial Bank Ltd Superannuation Fund	1.4
• National Savings Fund	1.0
• SSL c/o SSB Boston A/C Russell Investment Company PLC FN: NASS	0.9
• MUA Life Ltd	0.8
• IBL Pension Fund	0.8

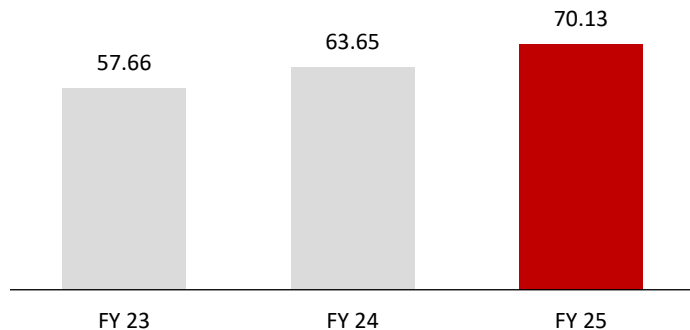
Foreign shareholders

Eastspring Investments | Old Mutual | 337 Frontier Markets | Ashmore |
 Sanlam | HSBC Global Investment Funds | Duet Asset Management |
 Odin Fund Management | Mazi Asset Management | All Africa Fund |
 Eaton Vance | Coronation | Laurium Capital | McKinley Capital | Robeco

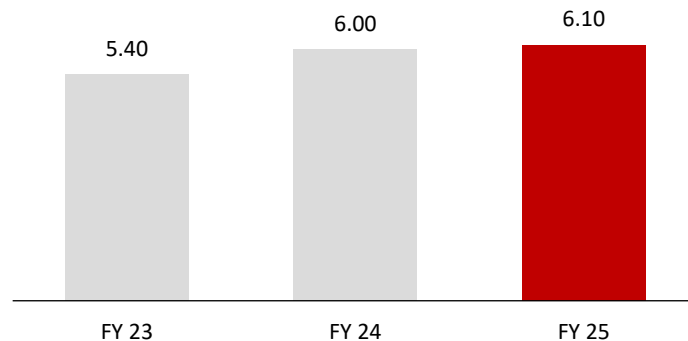
Several investors in the list above have held a position in MCBG for more than 10 years



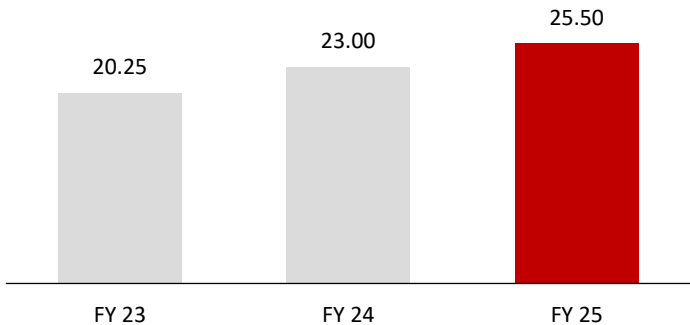
Diluted EPS (Rs)



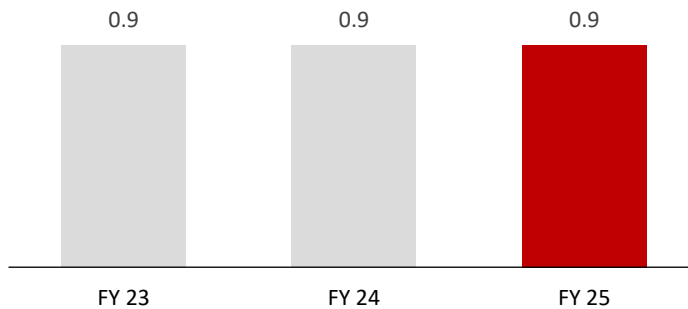
Price to Earnings ratio



Dividend per share (Rs)

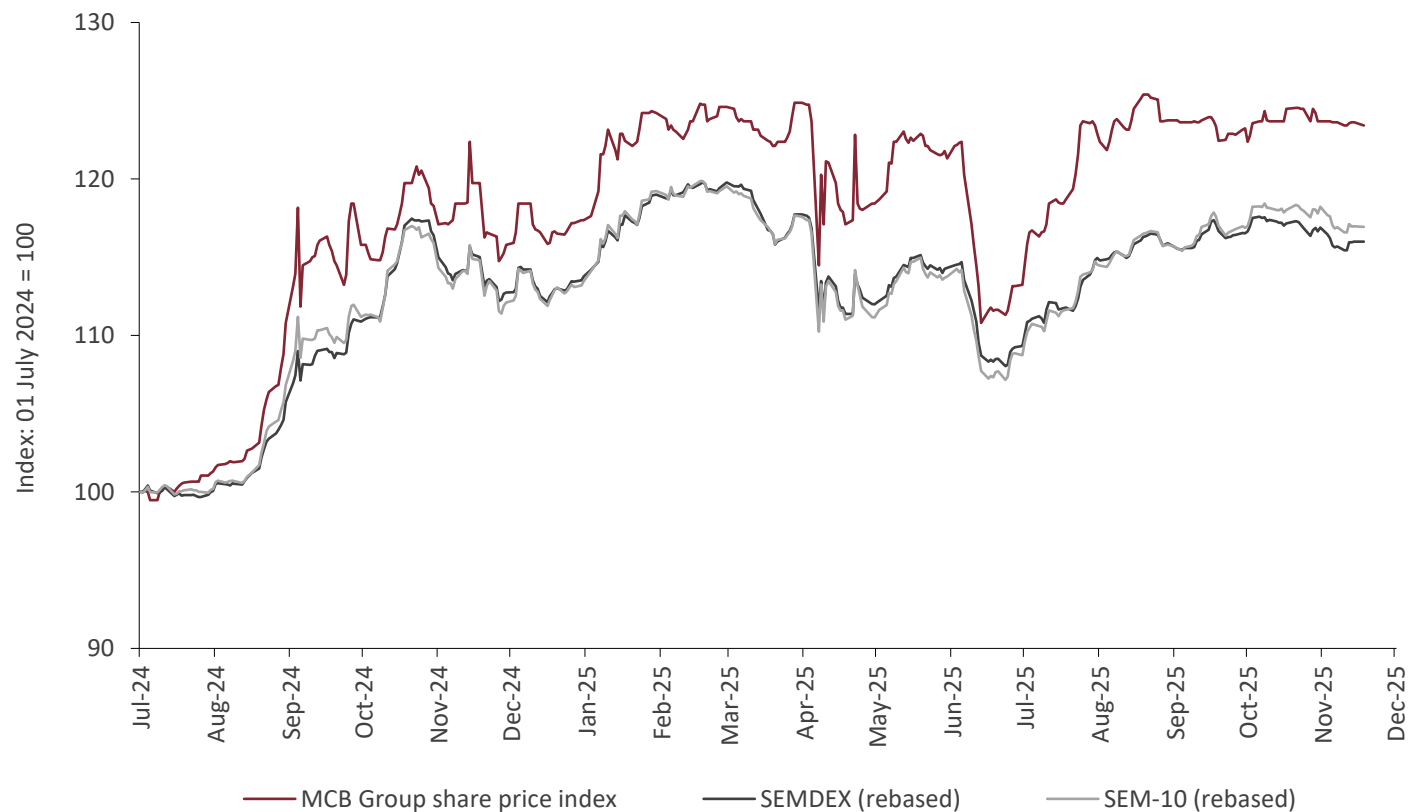


Price to Book ratio





MCBG share price performance





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Website: www.mcbgroup.com



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