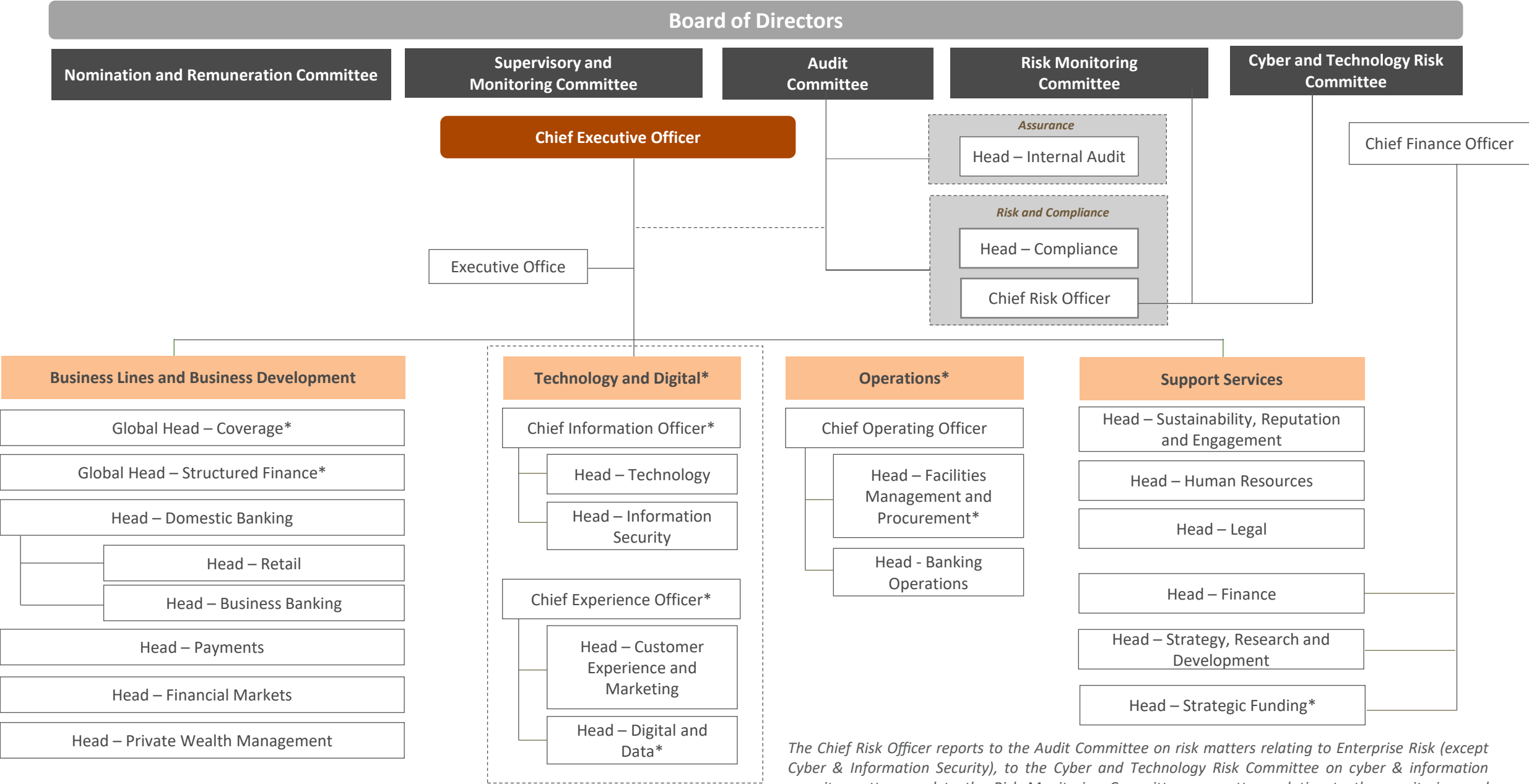


MCB Ltd organisational chart



* Realignment exercise in progress

The Chief Risk Officer reports to the Audit Committee on risk matters relating to Enterprise Risk (except Cyber & Information Security), to the Cyber and Technology Risk Committee on cyber & information security matters, and to the Risk Monitoring Committee on matters relating to the monitoring and management of other risk areas