

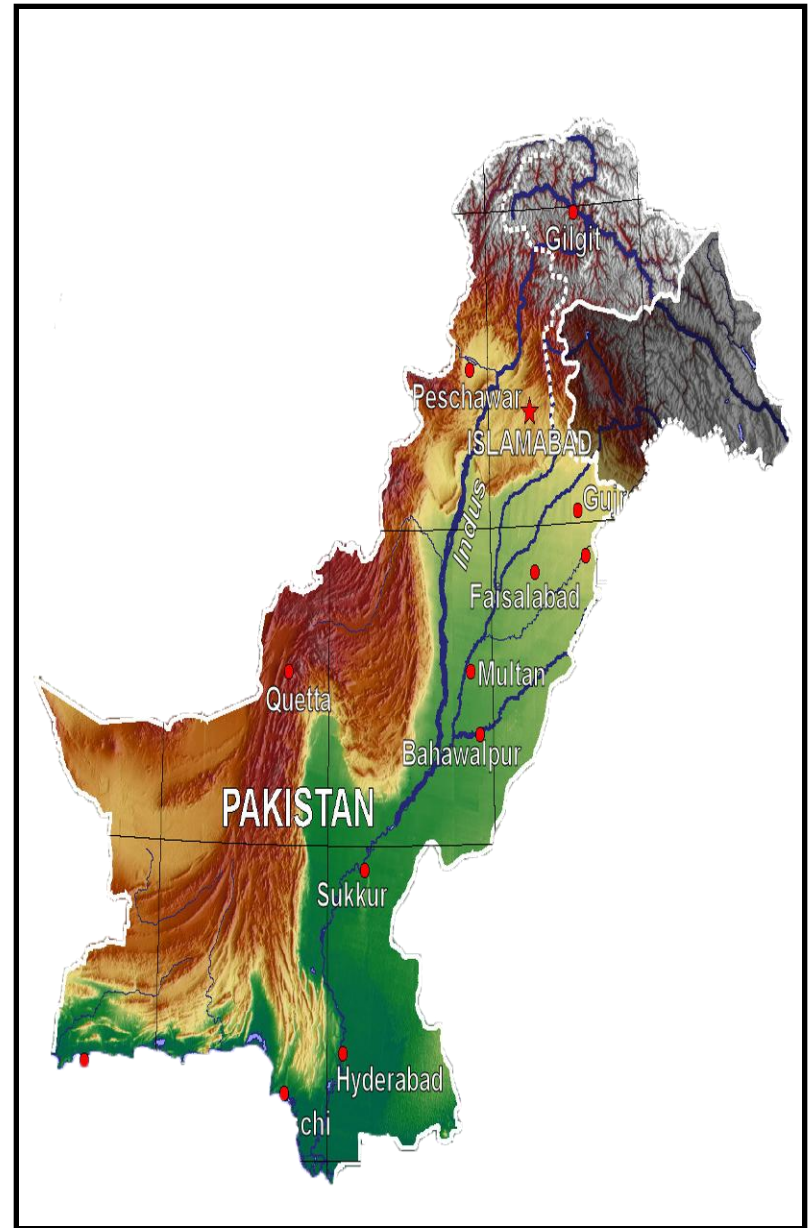
Pakistan Branchless Banking Conference 2010
State Bank of Pakistan

Qasif Shahid
Head - Remote Banking & Business Development
Executive Vice President
MCB Bank Limited - Pakistan



MCB Bank

- One of the largest and one of the most profitable banks in the country...
- Advantages in terms of on-line branch network, ATM / POS Network, front-line staff, millions of customers, brand equity...
- Experience & insights into building, managing, controlling and growing payments related businesses and channels...



Our strategic intent...

- To become a lead-player in creating payments & transactional convenience

Our Execution Mantra :

- Thinking big, starting small and scaling up fast...

Starting small :

- MCB Mobile, Internally focused, value enhancer for the mother brand
- Low start up cost, quick roll-out; one size fits all; handset / telco agnostic
- Changing the bank from the inside & making ground / transforming behavior(s) before scaling beyond branches

Announcing the launch of millions of branches.

Because now your mobile can be a bank. Introducing a quick, easy and secure way to make payments using your mobile phone. For your free test drive, log onto test.mcbmobile.com now.

Payments Made Easy.



Scaling up fast...

- Is a complex and multi-dimensional undertaking
- Is a built-up on earlier relationships, lessons learned and successes
- Economies of scale, maturity in processes and tight controls are a prerequisite
- Regulatory support in testing sales, distribution and customer acquisition models / pilots
- Creating holistic eco-systems via cross-industry collaboration

