

**MCB BANK LIMITED - SRI LANKA BRANCH****ANALYSIS OF DEPOSITS**

<b>As at</b>	<b>31.03.2020</b>	<b>2019.12.31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Deposits from customers</b>		
<b>Product wise analysis of deposits from customers</b>		
<b>By product - Domestic currency</b>		
Demand deposits (current accounts)	1,532,602,435	1,739,003,435
Savings deposits	3,826,922,939	3,145,918,139
Fixed deposits	9,256,945,765	10,935,831,282
Margin deposits and VOSTRO	75,285,186	152,218,872
	<b>14,691,756,325</b>	<b>15,972,971,728</b>
<b>By product - Foreign currency</b>		
Demand deposits (current accounts)	335,733,241	293,131,409
Savings deposits	995,211,084	677,388,100
Fixed deposits	4,544,896,278	4,748,955,673
Margin deposits and VOSTRO	427,421,306	353,160,528
	<b>6,303,261,909</b>	<b>6,072,635,710</b>
Total Deposits from customers	<b>20,995,018,234</b>	<b>22,045,607,438</b>

**MCB BANK LIMITED - SRI LANKA BRANCH**
**ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTINGENCIES AND IMPAIRMENT**

<b>As at</b>	<b>2020.03.31</b>	<b>2019.12.31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Loans and advances to customers</b>		
Gross loans and advances	20,610,891,326	21,648,430,657
Less: Accumilated impairment	545,436,328	558,851,880
<b>Total loans and advances</b>	<b>20,065,454,998</b>	<b>21,089,578,777</b>
<b>Concentration by Product - Domestic Currency</b>		
Overdrafts	4,345,525,307	3,817,537,140
Trade finance	2,865,031,775	3,976,323,944
Lease rentals receivable	61,336,373	72,853,745
Staff loans	110,757,328	125,764,119
Term loans	2,178,317,932	2,708,807,007
Short-term	7,675,466,217	7,663,815,223
Reverse repo agreements	-	-
Others	-	-
	<b>17,236,434,931</b>	<b>18,365,101,178</b>
<b>Concentration by Product - Foreign Currency</b>		
Overdrafts	984,736,387	909,141,553
Trade finance	1,000,523,512	1,113,096,726
Lease rentals receivable	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,389,196,495	1,261,091,200
	<b>3,374,456,394</b>	<b>3,283,329,479</b>
	<b>20,610,891,326</b>	<b>21,648,430,657</b>
<b>Commitments</b>		
Commitment for unutilised credit facilities	4,554,474,000	3,901,603,000
Other commitments on forwards and swaps	4,086,144,000	4,186,146,000
Repossessed properties	664,650,000	664,650,000
	<b>9,305,268,000</b>	<b>8,752,399,000</b>
<b>Contingencies</b>		
Acceptance	855,695,000	1,527,866,000
Documentary credits	2,809,491,000	1,997,694,000
Guarantees	746,069,000	855,459,000
Bills sent for collection	1,671,036,000	1,643,641,000
	<b>6,082,291,000</b>	<b>6,024,660,000</b>
	<b>15,387,559,000</b>	<b>14,777,059,000</b>

**MCB BANK LIMITED - SRI LANKA BRANCH**

**ANALYSIS OF LOANS AND ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT (CONTINUED..)**

*All amounts in Sri Lankan Rupees*

**Movement in provision for impairment during the year (Under SLFRS 9)**

<b>Loans and Advances</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>As at 1<sup>st</sup> January 2020</b>	177,001,926	9,338,320	372,511,634	558,851,880
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(27,779,237)	2,510,740	11,852,946	(13,415,552)
Exchange movement	-	-	-	-
<b>As at 31st March 2020</b>	<b>149,222,689</b>	<b>11,849,060</b>	<b>384,364,580</b>	<b>545,436,328</b>
<b>Commitment and contingencies</b>			<b>0</b>	
<b>As at 1st January 2020</b>	12,192,557	296,738	-	12,489,295
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(113,474)	(132,655)	-	(246,129)
Exchange movement	-	-	-	-
<b>As at 31st March 2020</b>	<b>12,079,083</b>	<b>164,083</b>	<b>-</b>	<b>12,243,166</b>
<b>Total</b>				
<b>As at 1st January 2020</b>	189,194,483	9,635,058	372,511,634	571,341,175
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(27,892,711)	2,378,085	11,852,946	(13,661,681)
Exchange movement	-	-	-	-
<b>As at 31st March 2020</b>	<b>161,301,772</b>	<b>12,013,143</b>	<b>384,364,580</b>	<b>557,679,494</b>

All amounts in Sri Lankan Rupees

**Financial Assets and Liabilities**

**Classification of Financial Assets and Liabilities by Measurement Basis**

The following table provides a reconciliation between line items in the statement of financial position and categories of financial instruments.

**Classification of Financial Assets and Liabilities by Measurement Basis as per SLFRS 9 - Financial Instruments**

**As at 31st March 2020**

ASSETS	FVTPL	FVOCI	Amortised cost	Total
	0			
Cash and Cash Equivalents	-	-	180,847,032	180,847,032
Balances with Central Banks	-	-	685,882,840	685,882,840
Placement with Banks	-	-	1,544,962,533	1,544,962,533
Derivative Financial Instruments	116,037,021	-	-	116,037,021
Financial assets at amortised cost				-
Loans and Advances to customers		-	20,065,454,485	20,065,454,485
Debt and other financial instrument	-	-	3,371,767,438	3,371,767,438
Investment securities - Measured at FVOCI*	-	5,004,988,607	-	5,004,988,607
<b>Total Financial Assets</b>	<b>116,037,021</b>	<b>5,004,988,607</b>	<b>25,848,914,328</b>	<b>30,969,939,956</b>

	FVTPL	Amortised cost	Total
<b>LIABILITIES</b>			
Due to Banks	-	3,124,188,621	3,124,188,621
Derivative Financial Instruments	-	-	-
Deposits from customers	-	20,995,018,234	20,995,018,234
Other Borrowings	-	1,981,011	1,981,011
<b>Total Financial Liabilities</b>	<b>-</b>	<b>24,121,187,866</b>	<b>24,121,187,866</b>

**As at 31 December 2019**

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	267,190,334	267,190,334
Balances with Central Banks	-	-	1,280,646,949	1,280,646,949
Placement with Banks	-	-	1,295,306,147	1,295,306,147
Derivative Financial Instruments	0	-	-	-
Financial assets at amortised cost				-
Loans and Advances to customers		-	21,089,578,777	21,089,578,777
Debt and other financial instrument	-	-	2,284,430,790	2,284,430,790
Investment securities - Measured at FVOCI*	-	4,292,836,583	-	4,292,836,583
<b>Total Financial Assets</b>	<b>-</b>	<b>4,292,836,583</b>	<b>26,217,152,997</b>	<b>30,509,989,580</b>

	FVTPL	Amortised cost	Total
<b>LIABILITIES</b>			
Due to Banks	-	1,273,593,063	1,273,593,063
Derivative Financial Instruments	143,396,348	-	143,396,348
Deposits from customers	-	22,045,607,438	22,045,607,438
Other Borrowings	-	142,968,473	142,968,473
<b>Total Financial Liabilities</b>	<b>143,396,348</b>	<b>23,462,168,974</b>	<b>23,605,565,322</b>

\* Unquoted equity investments of Rs. 3,030,000 are stated at cost as it was impractical to compute the market value due to unavailability of market information. However, Management has determined the impact as immaterial as it was less than 0.01 % of the total assets.