

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

| As at | 30.06.2020 | 2019.12.31 |
|---|-----------------------|-----------------------|
| <i>All amounts in Sri Lankan Rupees</i> | | |
| Deposits from customers | | |
| Product wise analysis of deposits from customers | | |
| By product - Domestic currency | | |
| Demand deposits (current accounts) | 1,623,047,620 | 1,739,003,435 |
| Savings deposits | 3,287,232,970 | 3,145,918,139 |
| Fixed deposits | 8,778,512,286 | 10,935,831,282 |
| Margin deposits and VOSTRO | 257,696,753 | 152,218,872 |
| | 13,946,489,629 | 15,972,971,728 |
| By product - Foreign currency | | |
| Demand deposits (current accounts) | 351,409,376 | 293,131,409 |
| Savings deposits | 573,086,113 | 677,388,100 |
| Fixed deposits | 4,081,605,302 | 4,748,955,673 |
| Margin deposits and VOSTRO | 328,263,858 | 353,160,528 |
| | 5,334,364,649 | 6,072,635,710 |
| Total Deposits from customers | 19,280,854,278 | 22,045,607,438 |

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

| As at | 2020.06.30 | 2019.12.31 |
|---|-----------------------|-----------------------|
| <i>All amounts in Sri Lankan Rupees</i> | | |
| Loans and advances to customers | | |
| Gross loans and advances | 18,669,666,341 | 21,648,430,657 |
| Less: Accumilated impairment | 592,047,562 | 558,851,880 |
| Total loans and advances | 18,077,618,779 | 21,089,578,777 |
| Concentration by Product - Domestic Currency | | |
| Overdrafts | 3,786,863,269 | 3,817,537,140 |
| Trade finance | 2,906,662,745 | 3,976,323,944 |
| Lease rentals receivable | 50,131,702 | 72,853,745 |
| Staff loans | 114,827,351 | 125,764,119 |
| Term loans | 2,086,970,261 | 2,708,807,007 |
| Short-term | 6,771,829,958 | 7,663,815,223 |
| Reverse repo agreements | - | - |
| Others | - | - |
| | 15,717,285,287 | 18,365,101,178 |
| Concentration by Product - Foreign Currency | | |
| Overdrafts | 1,019,450,003 | 909,141,553 |
| Trade finance | 882,944,710 | 1,113,096,726 |
| Lease rentals receivable | - | - |
| Staff loans | - | - |
| Term loans | - | - |
| Short-term | 1,049,986,342 | 1,261,091,200 |
| | 2,952,381,055 | 3,283,329,479 |
| | 18,669,666,341 | 21,648,430,657 |
| Commitments | | |
| Commitment for unutilised credit facilities | 5,296,733,000 | 3,901,603,000 |
| Other commitments on forwards and swaps | 2,326,641,000 | 4,186,146,000 |
| Repossessed properties | 664,650,000 | 664,650,000 |
| | 8,288,024,000 | 8,752,399,000 |
| Contingencies | | |
| Acceptance | 940,505,000 | 1,527,866,000 |
| Documentary credits | 2,329,509,000 | 1,997,694,000 |
| Guarantees | 888,577,000 | 855,459,000 |
| Bills sent for collection | 1,505,251,000 | 1,643,641,000 |
| | 5,663,842,000 | 6,024,660,000 |
| | 13,951,866,000 | 14,777,059,000 |

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)

| Loans and Advances | Stage 1 | Stage 2 | Stage 3 | Total |
|--|--------------------|------------------|--------------------|--------------------|
| As at 1st January 2020 | 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 | (1,300,110) | (1,706,833) | 36,202,625 | 33,195,682 |
| Exchange movement | - | - | - | - |
| As at 30th June 2020 | 175,701,816 | 7,631,487 | 408,714,259 | 592,047,562 |
| Commitment and contingencies | | | 0 | |
| As at 1st January 2020 | 12,192,557 | 296,738 | - | 12,489,295 |
| Charge/(Write back) to statement of Profit / loss write-off/(Recoveries) during the year | 888,267 | (222,224) | - | 666,043 |
| Exchange movement | - | - | - | - |
| As at 30th June 2020 | 13,080,824 | 74,514 | - | 13,155,338 |
| Total | | | | |
| As at 1st January 2020 | 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 | (411,843) | (1,929,057) | 36,202,625 | 33,861,725 |
| Exchange movement | - | - | - | - |
| As at 30th June 2020 | 188,782,640 | 7,706,001 | 408,714,259 | 605,202,900 |

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

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 30th June 2020

| ASSETS | FVTPL | FVOCI | Amortised cost | Total |
|--|------------------|----------------------|-----------------------|-----------------------|
| | 0 | | | |
| Cash and Cash Equivalents | - | - | 240,571,416 | 240,571,416 |
| Balances with Central Banks | - | - | 1,022,639,252 | 1,022,639,252 |
| Placement with Banks | - | - | 1,624,178,697 | 1,624,178,697 |
| Derivative Financial Instruments | 8,408,929 | - | - | 8,408,929 |
| Financial assets at amortised cost | | | | - |
| Loans and Advances to customers | | - | 18,077,618,779 | 18,077,618,779 |
| Debt and other financial instrument | - | - | 3,215,042,697 | 3,215,042,697 |
| Investment securities - Measured at FVOCI* | - | 4,978,999,699 | - | 4,978,999,699 |
| Total Financial Assets | 8,408,929 | 4,978,999,699 | 24,180,050,841 | 29,167,459,469 |

| LIABILITIES | FVTPL | Amortised cost | Total |
|------------------------------------|----------|-----------------------|-----------------------|
| Due to Banks | - | 2,644,196,065 | 2,644,196,065 |
| Derivative Financial Instruments | - | - | - |
| Deposits from customers | - | 19,280,854,278 | 19,280,854,278 |
| Other Borrowings | - | 93,650,261 | 93,650,261 |
| Total Financial Liabilities | - | 22,018,700,604 | 22,018,700,604 |

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 |
| Total Financial Assets | - | 4,292,836,583 | 26,217,152,997 | 30,509,989,580 |

| LIABILITIES | FVTPL | Amortised cost | Total |
|------------------------------------|--------------------|-----------------------|-----------------------|
| 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 |
| Total Financial Liabilities | 143,396,348 | 23,462,168,974 | 23,605,565,322 |

* 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.