

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

As at	2021.03.31	2021.12.31
<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)	1,799,322,183	1,895,621,691
Savings deposits	5,164,250,127	5,617,864,928
Fixed deposits	6,423,802,130	8,531,416,781
Margin deposits and VOSTRO	117,532,863	209,917,204
	13,504,907,303	16,254,820,604
By product - Foreign currency		
Demand deposits (current accounts)	1,799,322,183	176,389,379
Savings deposits	5,164,250,127	844,981,848
Fixed deposits	6,423,502,991	3,786,749,127
Margin deposits and VOSTRO	117,532,863	496,972,587
	4,691,508,767	5,305,092,941
Total Deposits from customers	18,196,416,070	21,559,913,545

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

As at	2021.03.31	2020.12.31
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	14,888,058,118	15,858,150,713
Less: Accumilated impairment	680,970,166	656,162,872
Total loans and advances	14,207,087,952	15,201,987,841
Concentration by Product - Domestic Currency		
Overdrafts	3,190,315,459	3,093,367,133
Trade finance	2,137,057,194	1,514,150,665
Lease rentals receivable	30,573,363	35,759,195
Staff loans	106,990,485	103,921,889
Term loans	1,988,561,312	2,568,250,409
Short-term	5,882,520,629	6,560,249,888
Reverse repo agreements	-	-
Others	-	-
	13,336,018,441	13,875,699,179
Concentration by Product - Foreign Currency		
Overdrafts	235,168,262	221,539,920
Trade finance	708,759,933	714,764,015
Lease rentals receivable	-	-
Staff loans	-	-
Term loans	-	-
Short-term	608,111,483	1,046,147,599
	1,552,039,677	1,982,451,534
	14,888,058,118	15,858,150,713
Commitments		
Commitment for unutilised credit facilities	4,715,612,000	5,233,292,000
Other commitments on forwards and swaps	5,646,708,000	8,076,555,000
Repossessed properties	664,650,000	664,650,000
	11,026,970,000	13,974,497,000
Contingencies		
Acceptance	3,636,066,000	3,625,989,000
Documentary credits	3,107,877,000	2,508,250,000
Guarantees	1,193,763,000	1,651,474,000
Bills sent for collection	2,553,070,000	2,876,938,000
	10,490,776,000	10,662,651,000
	21,517,746,000	24,637,148,000

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 2021	112,982,727	58,829,469	484,350,676	656,162,872
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries) during the year	(12,066,131)	31,238,200	5,635,226	24,807,295
Exchange movement	-	-	-	-
As at 31st March 2021	100,916,596	90,067,669	489,985,902	680,970,166
Commitment and contingencies				
As at 1st January 2021	13,387,424	-	-	13,387,424
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 31st March 2021	13,387,424	-	-	13,387,424
Total				
As at 1st January 2021	126,370,150	58,829,469	484,350,676	669,550,295
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries) during the year	(12,066,131)	31,238,200	5,635,226	24,807,295
Exchange movement	-	-	-	-
As at 31st March 2021	114,304,019	90,067,669	489,985,902	694,357,590

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 31 March 2021

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	212,873,816	212,873,816
Balances with Central Banks	-	-	610,324,673	610,324,673
Placement with Banks	-	-	567,961,933	567,961,933
Derivative Financial Instruments	136,453,272	-	-	136,453,272
Financial assets at amortised cost				-
Loans and Advances to customers		-	14,207,657,708	14,207,657,708
Debt and other financial instrument	-	-	1,402,055,746	1,402,055,746
Investment securities - Measured at FVOCI*	-	8,823,155,511	-	8,823,155,511
Total Financial Assets	136,453,272	8,823,155,511	17,000,873,876	25,960,482,659

	FVTPL	Amortised cost	Total
LIABILITIES			
Due to Banks	-	216,789,562	216,789,562
Derivative Financial Instruments		-	-
Deposits from customers		18,196,416,070	18,196,416,070
Other Borrowings		148,180,430	148,180,430
Total Financial Liabilities	-	18,561,386,062	18,561,386,062

As at 31 December 2020

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	289,328,106	289,328,106
Balances with Central Banks	-	-	743,866,255	743,866,255
Placement with Banks	-	-	3,016,632,723	3,016,632,723
Derivative Financial Instruments	42,373,872	-	-	42,373,872
Financial assets at amortised cost				-
Loans and Advances to customers		-	15,201,987,841	15,201,987,841
Debt and other financial instrument	-	-	3,627,390,767	3,627,390,767
Investment securities - Measured at FVOCI*	-	8,724,870,818	-	8,724,870,818
Total Financial Assets	42,373,872	8,724,870,818	22,879,205,692	31,646,450,381

	FVTPL	Amortised cost	Total
LIABILITIES			
Due to Banks		2,571,043,848	2,571,043,848
Derivative Financial Instruments	6,702,043	-	6,702,043
Deposits from customers		21,559,913,545	21,559,913,545
Other Borrowings		153,670,266	153,670,266
Total Financial Liabilities	6,702,043	24,284,627,659	24,291,329,702

* 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.