

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

As at	2021.06.30	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)	1,440,012,220	1,895,621,691
Savings deposits	6,055,142,095	5,617,864,928
Fixed deposits	4,708,250,954	8,531,416,781
Margin deposits and VOSTRO	800,417,926	209,917,204
	13,003,823,195	16,254,820,604
By product - Foreign currency		
Demand deposits (current accounts)	227,291,777	176,389,379
Savings deposits	933,964,015	844,981,848
Fixed deposits	2,012,020,074	3,786,749,127
Margin deposits and VOSTRO	380,299,708	496,972,587
	3,553,575,573	5,305,092,941
Total Deposits from customers	16,557,398,768	21,559,913,545

MCB BANK LIMITED - SRI LANKA BRANCH

ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTINGENCIES AND IMPAIRMENT

<i>As at 30 June</i>	2021.06.30	2020.12.31
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	14,283,457,664	15,858,150,713
Less: Accumilated impairment	709,655,290	656,162,872
Total loans and advances	13,573,802,374	15,201,987,841
Concentration by Product - Domestic Currency		
Overdrafts	3,162,260,392	3,093,367,133
Trade finance	2,175,162,904	1,514,150,665
Lease rentals receivable	23,227,228	35,759,195
Staff loans	170,741,533	103,921,889
Term loans	1,947,396,960	2,568,250,409
Short-term	5,148,083,326	6,560,249,888
Reverse repo agreements	-	-
Others	-	-
	12,626,872,343	13,875,699,179
Concentration by Product - Foreign Currency		
Overdrafts	241,598,196	221,539,920
Trade finance	663,024,062	714,764,015
Lease rentals receivable	-	-
Staff loans	-	-
Term loans	-	-
Short-term	751,963,064	1,046,147,599
	1,656,585,322	1,982,451,534
	14,283,457,664	15,858,150,713
Commitments		
Commitment for unutilised credit facilities	4,605,488,100	5,233,291,517
Other commitments on forwards and swaps	1,797,503,311	8,076,554,331
Repossessed properties	664,650,000	664,650,000
	7,067,641,411	13,974,495,848
Contingencies		
Acceptance	2,903,016,120	3,625,988,612
Documentary credits	1,547,440,105	2,508,250,237
Guarantees	1,148,936,607	1,651,474,104
Bills sent for collection	3,359,051,962	2,876,938,211
	8,958,444,795	10,662,651,165
	16,026,086,205	24,637,147,013

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	2,196,242	73,738,127	(17,419,979)	58,514,390
write-off/(Recoveries) during the year	-	-	(5,021,971)	(5,021,971)
Exchange movement	-	-	-	-
As at 30th June 2021	115,178,969	132,567,597	461,908,725	709,655,290
Commitment and contingencies				
As at 1st January 2021	13,387,424	-	-	13,387,424
Charge/(Write back) to statement of Profit / loss	(880,758)	225,681	-	(655,077)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th June 2021	12,506,666	225,681	-	12,732,347
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	1,315,484	73,963,809	(17,419,979)	57,859,313
write-off/(Recoveries) during the year	-	-	(5,021,971)	(5,021,971)
Exchange movement	-	-	-	-
As at 30th June 2021	127,685,634	132,793,278	461,908,725	722,387,637

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

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	237,623,545	237,623,545
Balances with Central Banks	-	-	1,013,160,188	1,013,160,188
Placement with Banks	-	-	1,035,464,058	1,035,464,058
Derivative Financial Instruments	0	-	-	-
Financial assets at amortised cost				-
Loans and Advances to customers		-	13,511,817,469	13,511,817,469
Debt and other financial instrument	-	-	1,438,676,528	1,438,676,528
Investment securities - Measured at FVOCI*	-	7,910,072,134	-	7,910,072,134
Total Financial Assets	-	7,910,072,134	17,236,741,788	25,146,813,922

	FVTPL	Amortised cost	Total
LIABILITIES			
Due to Banks		1,077,463,087	1,077,463,087
Derivative Financial Instruments	16,624,692	-	16,624,692
Deposits from customers		16,557,398,768	16,557,398,768
Other Borrowings		121,298,274	121,298,274
Total Financial Liabilities	-	17,756,160,129	17,772,784,821

As at 31 December 2020

	FVTPL	FVOCI	Amortised cost	Total
ASSETS				
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. 2,030,000 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.