

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

As at	2023-03-31	2022-12-31
<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)	1,809,319,622	2,695,234,601
Savings deposits	3,036,968,134	3,439,804,825
Fixed deposits	4,876,072,369	4,510,707,074
Margin deposits and VOSTRO	19,790,038	124,089,282
	9,742,150,163	10,769,835,783
By product - Foreign currency		
Demand deposits (current accounts)	443,822,738	970,953,536
Savings deposits	1,156,657,418	1,493,078,672
Fixed deposits	1,731,098,406	2,292,152,655
Margin deposits and VOSTRO	152,303,008	183,307,358
	3,483,881,571	4,939,492,220
Total Deposits from customers	13,226,031,733	15,709,328,003

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

As at	2023-03-31	2022-12-31
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	10,229,545,895	11,821,680,524
Less: Accumilated impairment	1,303,732,487	1,253,483,095
Total loans and advances	8,925,813,408	10,568,197,429
Concentration by Product - Domestic Currency		
Overdrafts	2,614,241,359	2,678,546,693
Trade finance	429,986,181	914,939,773
Lease rentals receivable	4,278,352	5,677,792
Credit cards	-	-
Pawning	-	-
Staff loans	138,230,428	138,506,141
Term loans	284,333,889	271,763,762
Short-term	3,933,358,191	4,571,072,700
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	7,404,428,401	8,580,506,860
Concentration by Product - Foreign Currency		
Overdrafts	367,798,412	410,154,975
Trade finance	1,051,994,896	1,098,328,375
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,405,324,186	1,732,690,315
	2,825,117,495	3,241,173,665
	10,229,545,895	11,821,680,524
Commitments		
Commitment for unutilised credit facilities	2,236,962,331	2,922,003,591
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	2,236,962,331	2,922,003,591
Contingencies		
Acceptance	14,792,058	10,403,537
Documentary credits	21,156,846	339,589,187
Guarantees	195,556,895	217,009,567
Bills sent for collection	3,276,832,830.67	2,733,607,549
	3,508,338,630	3,300,609,840
	5,745,300,960	6,222,613,431

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 2023	322,765,482	228,203,945	702,513,669	1,253,483,096
Charge/(Write back) to statement of Profit / loss	257,905,819	(228,203,945)	20,547,517	50,249,391
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 31st March 2023	580,671,301	-	723,061,186	1,303,732,487
Commitment and contingencies				
As at 1st January 2023	29,987,088	970,904	-	30,957,992
Charge/(Write back) to statement of Profit / loss	(1,406,461)	1,406,461	-	(0)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 31st March 2023	28,580,627	2,377,365	-	30,957,992
Total				
As at 1st January 2023	352,752,570	229,174,849	702,513,669	1,284,441,088
Charge/(Write back) to statement of Profit / loss	256,499,358	(226,797,484)	20,547,517	50,249,391
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 31st March 2023	609,251,928	2,377,365	723,061,186	1,334,690,479

MCB BANK LIMITED - SRI LANKA BRANCH
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 31st March 2023

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	244,364,504	244,364,504
Balances with Central Banks	-	-	770,733,337	770,733,337
Placement with Banks	-	-	3,709,106,252	3,709,106,252
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	8,925,813,408	8,925,813,408
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	9,785,447,874	-	9,785,447,874
Total Financial Assets	-	9,785,447,874	13,650,017,501	23,435,465,375
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	755,341,301	755,341,301
Derivative Financial Instruments		-	-	-
Financial liabilities held-for-trading		-	-	-
Financial liabilities designated at fair value through profit or loss		-	-	-
Deposits from customers		-	13,226,031,733	13,226,031,733
Other Borrowings		-	33,368,000	33,368,000
Total Financial Liabilities		-	14,014,741,034	14,014,741,034

As at 31 December 2022

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	260,570,098	260,570,098
Balances with Central Banks	-	-	1,418,618,009	1,418,618,009
Placement with Banks	-	-	6,337,048,856	6,337,048,856
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	10,568,197,429	10,568,197,429
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	6,701,555,186	-	6,701,555,186
Total Financial Assets	-	6,701,555,186	18,584,434,392	25,285,989,578
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	-	-
Derivative Financial Instruments		-	-	-
Deposits from customers		-	15,709,328,003	15,709,328,003
Other Borrowings		-	-	-
Total Financial Liabilities		-	15,709,328,003	15,709,328,003

* 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.