

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

<b>As at</b>	<b>2023-06-30</b>	<b>2022-12-31</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)	2,633,354,828	2,695,234,601
Savings deposits	2,601,685,388	3,439,804,825
Fixed deposits	6,032,193,945	4,510,707,074
Margin deposits and VOSTRO	43,602,746	124,089,282
	<b>11,310,836,908</b>	<b>10,769,835,783</b>
<b>By product - Foreign currency</b>		
Demand deposits (current accounts)	539,746,976	970,953,536
Savings deposits	782,629,493	1,493,078,672
Fixed deposits	1,631,606,646	2,292,152,655
Margin deposits and VOSTRO	144,407,210	183,307,358
	<b>3,098,390,324</b>	<b>4,939,492,220</b>
Total Deposits from customers	<b>14,409,227,232</b>	<b>15,709,328,003</b>

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

<b>As at</b>	<b>2023-06-30</b>	<b>2022-12-31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Loans and advances to customers</b>		
Gross loans and advances	9,349,914,414	11,821,680,524
Less: Accumilated impairment	1,272,802,426	1,253,483,095
<b>Total loans and advances</b>	<b>8,077,111,988</b>	<b>10,568,197,429</b>
<b>Concentration by Product - Domestic Currency</b>		
Overdrafts	2,865,161,659	2,678,546,693
Trade finance	374,030,994	914,939,773
Lease rentals receivable	2,612,816	5,677,792
Credit cards	-	-
Pawning	-	-
Staff loans	125,036,475	138,506,141
Term loans	174,045,622	271,763,762
Short-term	3,652,416,866	4,571,072,700
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	<b>7,193,304,432</b>	<b>8,580,506,860</b>
<b>Concentration by Product - Foreign Currency</b>		
Overdrafts	341,177,703	410,154,975
Trade finance	831,605,437	1,098,328,375
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	983,826,843	1,732,690,315
	<b>2,156,609,982</b>	<b>3,241,173,665</b>
	<b>9,349,914,414</b>	<b>11,821,680,524</b>
<b>Commitments</b>		
Commitment for unutilised credit facilities	3,697,295,086	2,922,003,591
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	<b>3,697,295,086</b>	<b>2,922,003,591</b>
<b>Contingencies</b>		
Acceptance	100,047,288	10,403,537
Documentary credits	227,233,582	339,589,187
Guarantees	244,388,910	217,009,567
Bills sent for collection	3,787,365,042.38	2,733,607,549
	<b>4,359,034,822</b>	<b>3,300,609,840</b>
	<b>8,056,329,908</b>	<b>6,222,613,431</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 2023</b>	322,765,482	228,203,945	702,513,669	1,253,483,096
Charge/(Write back) to statement of Profit / loss	55,443,382	(48,921,569)	12,797,517	19,319,329
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 30th June 2023</b>	<b>378,208,864</b>	<b>179,282,376</b>	<b>715,311,186</b>	<b>1,272,802,425</b>
<b>Commitment and contingencies</b>				
<b>As at 1st January 2023</b>	29,987,088	970,904	-	30,957,992
Charge/(Write back) to statement of Profit / loss	3,907,059	10,508,773	-	14,415,833
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 30th June 2023</b>	<b>33,894,147</b>	<b>11,479,678</b>	<b>-</b>	<b>45,373,825</b>
<b>Total</b>				
<b>As at 1st January 2023</b>	352,752,570	229,174,849	702,513,669	1,284,441,088
Charge/(Write back) to statement of Profit / loss	59,350,441	(38,412,796)	12,797,517	33,735,162
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 30th June 2023</b>	<b>412,103,011</b>	<b>190,762,053</b>	<b>715,311,186</b>	<b>1,318,176,250</b>

**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 30th June 2023**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	449,992,647	449,992,647
Balances with Central Banks	-	-	2,293,032,803	2,293,032,803
Placement with Banks	-	-	3,683,702,041	3,683,702,041
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	8,077,111,988	8,077,111,988
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	11,949,572,970	-	11,949,572,970
<b>Total Financial Assets</b>	<b>-</b>	<b>11,949,572,970</b>	<b>14,503,839,479</b>	<b>26,453,412,449</b>
		<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>				
Due to Banks		-	2,309,685,855	2,309,685,855
Derivative Financial Instruments		-	-	-
Financial liabilities held-for-trading		-	-	-
Financial liabilities designated at fair value through profit or loss		-	-	-
Deposits from customers		-	14,409,227,232	14,409,227,232
Other Borrowings		-	76,953,224	76,953,224
<b>Total Financial Liabilities</b>		<b>-</b>	<b>16,795,866,311</b>	<b>16,795,866,311</b>

**As at 31 December 2022**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
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
<b>Total Financial Assets</b>	<b>-</b>	<b>6,701,555,186</b>	<b>18,584,434,392</b>	<b>25,285,989,578</b>
		<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>				
Due to Banks		-	-	-
Derivative Financial Instruments		-	-	-
Deposits from customers		-	15,709,328,003	15,709,328,003
Other Borrowings		-	-	-
<b>Total Financial Liabilities</b>		<b>-</b>	<b>15,709,328,003</b>	<b>15,709,328,003</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.