

MCB BANK LIMITED - SRI LANKA BRANCH**ANALYSIS OF DEPOSITS****As at***All amounts in Sri Lankan Rupees***2023-09-30****2022-12-31****Deposits from customers****Product wise analysis of deposits from customers****By product - Domestic currency**

Demand deposits (current accounts)	2,380,140,954	2,695,234,601
Savings deposits	2,513,435,583	3,439,804,825
Fixed deposits	5,915,375,066	4,510,707,074
Margin deposits and VOSTRO	61,369,223	124,089,282
	10,870,320,827	10,769,835,783

By product - Foreign currency

Demand deposits (current accounts)	672,358,536	970,953,536
Savings deposits	769,688,636	1,493,078,672
Fixed deposits	1,699,740,058	2,292,152,655
Margin deposits and VOSTRO	138,280,567	183,307,358
	3,280,067,797	4,939,492,220

Total Deposits from customers

14,150,388,624**15,709,328,003**

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

As at	2023-09-30	2022-12-31
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	8,819,652,692	11,821,680,524
Less: Accumilated impairment	1,393,802,426	1,253,483,095
Total loans and advances	<u>7,425,850,266</u>	<u>10,568,197,429</u>
Concentration by Product - Domestic Currency		
Overdrafts	2,250,242,103	2,678,546,693
Trade finance	581,896,189	914,939,773
Lease rentals receivable	2,041,598	5,677,792
Credit cards	-	-
Pawning	-	-
Staff loans	119,423,111	138,506,141
Term loans	142,864,319	271,763,762
Short-term	3,653,786,601	4,571,072,700
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	<u>6,750,253,921</u>	<u>8,580,506,860</u>
Concentration by Product - Foreign Currency		
Overdrafts	350,341,617	410,154,975
Trade finance	797,891,383	1,098,328,375
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	921,165,771	1,732,690,315
	<u>2,069,398,771</u>	<u>3,241,173,665</u>
	<u>8,819,652,692</u>	<u>11,821,680,524</u>
Commitments		
Commitment for unutilised credit facilities	4,408,236,010	2,922,003,591
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	<u>4,408,236,010</u>	<u>2,922,003,591</u>
Contingencies		
Acceptance	90,099,896	10,403,537
Documentary credits	31,158,317	339,589,187
Guarantees	122,898,882	217,009,567
Bills sent for collection	4,121,777,011	2,733,607,549
	<u>4,365,934,105</u>	<u>3,300,609,840</u>
	<u>8,774,170,115</u>	<u>6,222,613,431</u>

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	(59,368,685)	261,309,530	(61,621,515)	140,319,329
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2023	263,396,797	489,513,474	640,892,154	1,393,802,425
Commitment and contingencies				
As at 1st January 2023	29,987,088	970,904	-	30,957,992
Charge/(Write back) to statement of Profit / loss	7,484,757	6,931,076	-	14,415,833
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2023	37,471,845	7,901,980	-	45,373,825
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	(51,883,928)	268,240,605	(61,621,515)	154,735,162
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2023	300,868,642	497,415,454	640,892,154	1,439,176,250

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 September 2023

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	337,045,777	337,045,777
Balances with Central Banks	-	-	424,196,911	424,196,911
Placement with Banks	-	-	4,316,840,952	4,316,840,952
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	7,425,850,266	7,425,850,266
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	12,939,582,628	-	12,939,582,628
Total Financial Assets	-	12,939,582,628	12,503,933,906	25,443,516,534
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	1,301,642,857	1,301,642,857
Derivative Financial Instruments		-	-	-
Financial liabilities held-for-trading		-	-	-
Financial liabilities designated at fair value through profit or loss		-	-	-
Deposits from customers		-	14,150,388,624	14,150,388,624
Other Borrowings		-	149,606,125	149,606,125
Total Financial Liabilities		-	15,601,637,606	15,601,637,606

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.