INCOME STATEMENT

Sri Lanka Operations LKR (Mn)

Group Pakistan
PKR (Mn)

For the period ended 30th June	2025	2024	2025	2024
Interest income	1,018	1,492	160,221	208,756
Interest expenses	(443)	(566)	(81,265)	(124,781)
Net interest income	575	926	78,956	83,975
Fee and commission income	72	58	12,309	12,788
Fee and commission expenses	(15)	(11)		
Net fee and commission income	58	47	12,309	12,788
Net gains/(losses) from trading	-	-		
Net fair value gains/(losses) on:	-	_	_	_
financial assets at fair value through profit or loss	-	-	(123)	82
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-	-	-
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Other operating income (net)	82	114	7,749	6,614
Total operating income	715	1,087	98,891	103,459
Impairment charges	71	78	4,155	(560)
Net operating income	785	1,165	103,046	102,899
Personnel expenses	(232)	(212)	(18,309)	(15,690)
Depreciation and amortization expenses	(41)	(42)	(4,170)	(3,576)
Other expenses	(226)	(230)	(19,217)	(16,261)
Operating profit before VAT on financial Services	286	680	61,349	67,372
Value Added Tax on Financial Services (VAT				
on FS) and Social Security Contribution Levy (SSCL)	(91)	(155)	-	-
Operating profit after VAT on FS & SSCL	195	525	61,349	67,372
Share of profits of associates and joint ventures	-	-	1,199	970
Profit before tax	195	525	62,548	68,342
Income tax expense	(68)	(184)	(33,158)	(33,652)
Profit for the period	127	341	29,390	34,690
Profit attributable to:				
Equity holders of the parent	127	341	29,234	34,606
Non-controlling interests	-	-	156	84
	127	341	29,390	34,690
Earnings per share on profit				
Basic earnings per ordinary share	-	-	24.67	29.20
Diluted earnings per ordinary share	-	-	24.67	29.20

STATEMENT OF COMPREHENSIVE INCOME

Sri Lanka Operations LKR (Mn)

Group Pakistan
PKR (Mn)

Profit for the period	127	341	29,390	34,690
Items that will be reclassified to income state	ment			
Exchange differences on translation of foreign operations	28	(86)	306	109
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	(9)	(72)	-	-
Share of profits of associates and joint ventures	-	-	(2)	(12)
Debt instruments at fair value through other comprehensive income	-	-	-	-
Movement in share of surplus / deficit on revaluation of associated undertaking- net of tax	-	-	9,808	3,312
Less: Tax expense relating to items that will be reclassified to income statement	3	22		

Items that will not be reclassified to income s	tatement			
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	231	2,012
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-		
Re-measurement of post-employment benefit obligations	-	-	-	-
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other comprehensive income for the period, net of taxes	21	(137)	10,342	5,420
Total comprehensive income for the period	148	204	39,732	40,110

STATEMENT OF FINANCIAL POSITION	Sri Lanka Operations LKR (Mn)		Group Pakistan PKR (Mn)		
As at	2025-06-30 Un Audited	2024-12-31 Audited	2025-06-30 Un Audited	2024-12-31 Audited	
Assets	251	200	004.070	104 402	
Cash and cash equivalents	371	380	234,053	186,680	
Balances with central banks	390	585	-	-	
Placements with banks / Financial Institutions	2,786	2,626	170,156	86,510	
Derivative financial instruments	0.20	0.16	-	-	
Financial assets at amortised cost					
Loans and Advances to customers	11,610	9,840	772,941	1,165,915	
Debt and other financial instrument	403	-	45,271	41,954	
Financial Assets measured at FVTOCI	12,314	11,695	2,148,003	1,240,495	
Investments in associates and joint ventures	-	-	12,115	10,568	
Property, plant and equipment	357	402	102,744	96,472	
Goodwill and Intangible assets	32	23	2,979	2,650	
Deferred tax assets	173	170	-	-	
Current tax assets	-	-	-	-	
Other assets	209	91	190,071	164,939	
Total assets	28,646	25,814	3,692,357	3,009,722	
Liabilities					
Due to banks	1,505	450	656,996	276,477	
Derivative financial instruments	-	-	-	_	
Financial liabilities at amortised cost					
due to depositors	17,202	15,828	2,490,542	2,130,525	
due to debt securities holders	-		-	_	
due to other borrowers	105	6	21,411	43,759	
Debt securities issued	-	_	-	_	
Retirement benefit obligations	80	82	-	-	
Current tax liabilities	66	86	-	-	
Deferred tax liabilities	-	_	31,617	20,824	
Other provisions	35	33	-	_	
Other liabilities	1,007	828	184,991.97	250,888	
Total liabilities	19,998	17,314	3,385,558	2,722,475	
Equity					
Assigned capital	3,970	3,970	11,851	11,851	
Statutory reserve fund	355	349	111,401	108,158	
Retained earnings	3,258	3,138	56,007	45,811	
Other reserves	1,065	1,044	126,929	120,926	
Total shareholders' equity	8,648	8,500	306,189	286,746	
Non-controlling interests	-		610	502	
Total equity	8,648	8,500	306,799	287,247	
Total equity and liabilities	28,646	25,814	3,692,357	3,009,722	
Contingent liabilities and commitments	13,649	10,389	912,185	1,069,713	
Number of Employees	114	115	17,243	17,243	

Note: Amount stated are net of impairment amortization and depreciation

STATEMENT OF CHNAGES IN EQUITY

Sri Lanka Operations LKR (Mn)

	Assigned capital	Reserve fund	Revaluation Reserve	FVTOCI Reserve	Retained earnings	Exchange Equilization reserves	Total
Balance as at 01st January 2025 Change in the foreign exchange reserve	3,970	349	142	22	3,138 -	880 - -	8,500 - -
Total comprehensive income for the year							
Profit for the year	-	-	-	-	127	-	127
Other comprehensive income (net of tax)	-	-	-	(6)	-	28	21
Deferred Tax effect on other comprehensive income							
Total comprehensive income for the year	<u> </u>		<u> </u>	(6)	127	28	148
Gain on revaluation of property, plant & equipment	-	-	-	-	-	-	-
Transfers to reserves during the period	-	6	-	-	(6)	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Others	-	-		-	-		-
Total transactions with equity holders		6		-	(6)		<u>-</u>
Balance as at 30th June2025	3,970	355	142	16	3,258	907	8,648

MCB BANK LIMITED CASH FLOW STATEMENT

	Sri Lanka Operations LKR (Mn)			
For the period ended 30th June	2025	2024		
Cash Flows From Operating Activities				
Interest and commission receipts	1,090	1,550		
Interest payments	(443)	(566)		
Payments to employees	(232)	(212)		
VAT on financial services and SSCL	(91)	(155)		
Receipts/(outgoings) from other operating activities	82	114		
Cash payments to suppliers	(241)	(241)		
Operating profit before changes in Operating				
Assets and Liabilities	165	490		
Increase in Operating Assets				
Balances with Central Bank of Sri Lanka	196	165		
Financial assets at amortised cost - loans & advances	(1,699)	400		
Other Assets	(118)	(40)		
Increase/(Decrease) in Operating Liabilities		0		
Financial liabilities at amortised cost – due to depositors	1,374	(562)		
Other Liabilities	202	(272)		
Net Cash Generated from Operations	119	181		
Income Tax Paid	(91)	(251)		
Net Cash Flows Generated from Operating Activities	28	(69)		
Cash Flows from Investing Activities				
Net proceeds from maturity and purchase of Financial Investments	(1,025)	(342)		
Proceed from maturity of other Placements with Banks	(161)	351		
Purchase of Property, Plant and Equipments	(5)	(16)		
Dividends received from investment in subsidiaries and associates	-	-		
Proceeds from Sale of Property, Plant and Equipment	-	-		
Net Cash Flows generated from Investing Activities	(1,190)	(7)		
Cash flow from Financing Activities				
Capital Infusion from Head Office	_	_		
Profit transferred to Head Office	_	_		
Increase/(Decrease) of borrowings	1,153	101		
Decrease of Securities Sold Under Repurchase Agreement	-	-		
Net cash generated from/(used in) financing Activities	1,153	101		
Net Increase in Cash and Cash Equivalents	(9)	26		
Cash and Cash Equivalents at the Beginning of the year	380	284		
Cash and Cash Equivalents at the End of the year	371	310		
Reconciliation of cash and cash equivalents	371	310		
Cash and cash equivalents	371	310		

Figures in brackets indicate deductions.

GROUP STATEMENT OF CHNAGES IN EQUITY						Group Pakistan PI	KR Mn.
	Share capital	Statutory Reserve	Revaluation Reserves	Other Reserve	Retained earnings	Minority Interest	Total
Balance as at 01 st January 2025	11,851	54,916	47,008	53,241	120,926	502	288,445
Profit after taxation for the period ended June 30, 2025 Other comprehensive income (net of tax)	-	-	-	-	29,234	156	29,390
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	303	-	0	303
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	231	-	-	-	231
Movement in surplus on associated undertaking-net of tax	-	-	93	-	-	-	93
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	9,715	-	-	-	9,715
Total comprehensive income for the year	-	-	10,039	303	-	0	10,342
Transfer to statutory reserve Transfer in respect of incremental depreciation from surplus on	-	2,940	-	-	(2,940)	-	-
revaluation of property and equipment to unappropriated profit - net of tax	-	-	(66)	-	66	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	(858)	-	858	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	(92)	-	92	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	(24)	-	24	-	-
Final cash dividend	-	-	-	-	(10,666)	-	(10,666)
Interim cash dividend	-	-	-	-	(10,666)	-	(10,666)
Transactions with owners, recorded directly in equity	-	2,940	(1,040)	-	(23,231)	-	(21,331)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	(47)	(47)
Balance as at June 30, 2025	11,851	57,857	56,007	53,545	126,929	610	306,799

GROUP CASH FLOW STATEMENT

For the half year ended June 30, 2025 2024 Cash Flows From Operating Activities 6,3,42 6,8,342 Less: Dividend Income and share of profit of associates 3,4841 (2,328) Adjustments: 78,9561 (83,975) Net mark-up / Interest Income 78,9561 (83,975) Depreciation on property and equipment 2,240 2,063 Depreciation on night of use assets 1,279 1,108 Depreciation on non-banking assets acquired in satisfaction of claims 8 9 Amouttation 343 396 Credit loss allowance / provisions and write offs - net (1,455) 550 Worker welfare fund 1,242 1,357 560 Worker welfare fund 1,242 1,357 560 Worker welfare fund (1,24) 1,057 899 Sain on a seal or property and equipment - net (1,71) (1,44) (60 Jursalized (again) 1, 1/2 1,000 84 1,000 Jursalized (again) 1, 1/2 1,000 84 1,000 Jursalized (again) 1, 1/2 <t< th=""><th></th><th>Pakistan Rupees (Mn)</th><th>Pakistan Rupees (Mn)</th></t<>		Pakistan Rupees (Mn)	Pakistan Rupees (Mn)
End in Experiment (S. 1948) 68,342 (S. 2028) Exist. Divided in Income and share of profit of associates 59,664 (S. 2014) Adjustments: 79,895 (S. 2015) 66,014 Memorative Interest Income (78,956) (83,975) 2,006 Depreciation on property and equipment 2,540 2,006 2,006 2,006 2,006 2,006 2,006 2,006 2,006 2,006 2,006 2,007 1,008 3 3 3 3 3 3 3 3 3 3 5 6 0 2,007 1,008 2,008 1,007 2,008 2,008 2,009<	For the half year ended June 30,		
Adjustments:	·		
Adjustments: 59,064 66,014 Net mark-up / Interest Income (78,956) (83,975) Depreciation on reportry and equipment 2,540 2,260 Depreciation on reportry and equipment 3,279 1,108 Depreciation on non-banking assets acquired in satisfaction of claims 8 9 Amortization 4,343 33 60 Credit loss allowance / provisions and write offs - net (1,125) 560 Worker welfare fund 1,242 1,557 Gain on sale of property and equipment - net (101) (143 Keversal for defined benefit plans - net (509) (207 Unrealized (gain) / loss on revaluation of investments classified as FVTPI. (104) (62 Gain on conversion of ljarah agreements (41) (6 (6 Gain on conversion of ljarah agreements (41) (6 (6 Securites classified as FVTPL 1,339 5,359 Gain on conversion of ljarah agreements (66,234) 8 Lending to financial institutions (66,234) 8 Securites classified as FVTPL		•	
Adjuments: (78,955) (83,075) Depreciation on property and equipment 2,540 2,063 Depreciation on right of use assets 1,279 1,108 Depreciation on night of use assets acquired in satisfaction of claims 8 9 Amortzation 343 396 Credit loss allowance / provisions and write offs - net (4,155) 506 Worker welfare fund 1,242 1,357 Galn on sale of property and equipment - net (171) (184) Reversal for defined benefit plans - net (509) (207) Unrealized (gain) / Joss on revaluation of investments classified as EVTPL (104) (222 Finance charges on lease liability against right of use assets 3,10 (7 Gain on termination of lease liability against right of use assets 3,11 (7 Gain on termination of lease liability against right of use assets 3,11 (7 Gain on termination of lease liability against right of use assets 3,11 (7 Bercrass / (increase) in operating assets (8,14) 8,84 Securities classified as FVTPL 1,339 5,359	Less: Dividend income and share of profit of associates		
Net mark-up / Interest Income	Adicutmonto	59,064	66,014
Depreciation on right of use assets 1,279 1,008 Depreciation on right of use assets 1,279 1,008 Depreciation on right of use assets 3 3 Credit loss allowance / provisions and write offs - net (4,155) 560 Worker welfare fund 1,742 1,357 Gain on sale of property and equipment - net (171) (143) Gain on sale of property and equipment - net (509) (207) Unrealized gain / Joss on revaluation of investments classified as FVTPL (104) (272) Unrealized gain / Joss on revaluation of investments classified as FVTPL (104) (272) Gain on termination of lease liability against right-of-use assets 3 (11, 277) 899 Gain on conversion of light and agreements (66, 234) 884 884 Securities classified as FVTPL 1,339 5,559 884 884 Securities classified as FVTPL 1,339 5,559 89,759 61,348 884 89 14,437 14,437 14,437 14,437 14,437 14,437 14,543 14,437 14,542 1	•	(79.056)	(82 075)
Depreciation on right of use assets of perfectation on non-banking assets acquired in satisfaction of claims 1,279 1,008 Depreciation on non-banking assets acquired in satisfaction of claims 343 396 Amortization 343 396 Credit loss allowance / provisions and write offs - net (4,155) 560 Covice welfare fund 1,242 1,357 Gain on sale of property and equipment - net (509) (207) Unrealized (gain) / Joss on revaluation of investments classified as FVTPL (104) (22 Finance charges on lease liability against right of use assets (31) (27 Gain on conversion of ljarah agreements (4) (66 Gain on conversion of ljarah agreements (66,234) 884 Lending to financial institutions (66,234) 884 Securities classified as FVTPL (133) 5,359 Advances (37,573) 61,488 Ceutrities classified as FVTPL (39,348) (10,900) Others assets (excluding advance taxation) 315,243 110,900 Others assets (excluding advance taxation) 329,343 140,900 <tr< td=""><td>• •</td><td></td><td></td></tr<>	• •		
Depreciation on non-banking assets acquired in satisfaction of claims 8 9 Amortization 343 396 Credit loss allowance / provisions and write offs - net (4,155) 560 Worker welfare fund 1,242 1,357 Gain on sale of property and equipment - net (1711) (1804) Gain on selor of property and equipment - net (509) (207) Unrealized [gain] / Joss on revaluation of investments classified as FVTPL (104) 622 Finance charges on lease liability against right of use assets 1,107 899 Gain on termination of lease liability against right of use assets (31) (27) Gain on conversion of ljarah agreements (66,234) 884 Securities classified as FVTPL 1,339 5,359 Bredingt to financial institutions (66,234) 884 Securities classified as FVTPL 1,339 5,359 Others assets (excluding advance taxation) (107,537) 61,484 Bills payable (32,048) (10,900) Borrowings from financial institutions 359,67 62,392 Deposits <t< td=""><td></td><td>•</td><td></td></t<>		•	
Amortization 343 396 560 Worker welfare fund 1,242 1,357 Gain on sale of property and equipment - net (1,71) (1,43) Gain on sale of property and equipment - net (1,71) (1,43) Reversal for defined benefit plans - net (1,71) (1,43) Worker welfare fund (1,71) (1,43) (1,04) Uniquipalized (gain) / loss on revaluation of investments classified as FVTPL (1,04) (2,02) Unirealized (gain) / loss on revaluation of investments classified as FVTPL (1,04) (1,05) Gain on conversion of ljarah agreements (1,10) (1,10) (1,10) Gain on conversion of ljarah agreements (1,10) (1,10) Cerease / (increase) in operating assets (1,10) (1,10) Lending to financial institutions (66,24) (8,14) Securities classified as FVTPL (1,33) (3,53) Advances (accrease) in operating liabilities (1,15) (1,15) (1,15) Securities classified as FVTPL (1,10) (1,15) (1,15) Advances / (decrease) in operating liabilities (1,10) (1,15) (1,15) Increase / (decrease) in operating liabilities (1,10) (1,15) (1,15) (1,15) Billis payable (3,2,94) (1,0,900) Borrowings from financial institutions (3,0,94) (1,0,900) Borrowings from financial institutions (3,0,900) (2,0,900) Borrowings from financial institutions (3,0,900) (3,0,900) Borrowings from financial institutions (3,0,900) (3,0,900) Borrowings from financial institutions (3,0,900) (3,0,900) Borrowings from financial institutions (3,0,900) (3,0,900) (3,0,900)		•	
Norte welfare fund		343	396
Gain on sale of property and equipment - net (171) (143) Reversal for defined benefit plans - net (509) (207) Unrealized (gain) / loss on revaluation of investments classified as PVTPL (104) (222) Finance charges on lease liability against right-of-use assets 1,107 899 Gain on termination of lease liability against right of use assets (4) (6) Gain on conversion of ljarah agreements (4) (6) Decrease / (increase) in operating assets (66,234) 884 Securities classified as FVTPL 1,339 5,359 Advances 397,676 (52,289) Others assets (excluding advance taxation) (17,537) 61,484 Increase / (decrease) in operating liabilities (32,948) (10,900) Bills payable (32,948) (10,900) Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,710) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Received	Credit loss allowance / provisions and write offs - net	(4,155)	560
Per	Worker welfare fund	1,242	1,357
Intended			•
Finance charges on lease liability against right of use assets	·		•
Gain on termination of lease liability against right of use assets (31) (27) Gain on conversion of Ijarah agreements (18) (19) Decrease / (increase) in operating assets (66,234) 884 Securities classified as FVTPL 1,339 5,358 Advances 397,676 53,289 Others assets (excluding advance taxation) (17,537) 61,848 Increase / (decrease) in operating liabilities 315,248 10,900 Bills payable (32,948) 10,900 Derposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,710 Others liabilities (excluding current taxation) 682,779 285,066 Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Received 1(16,783) (121,204) Defined benefits paid (116,783) (121,204) Defined benefits paid (137) (152,897 Net cash flow from operating activities 886,068 (230,383) Net (investment i securities classified as FVOCI (886,068) (230,383) <		• •	
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Decrease / (increase) in operating assets 884 Lending to financial institutions (66,234) 884 Securities classified as FVTPL 1,339 5,359 Advances 397,676 (53,289) Others assets (excluding advance taxation) 117,537 61,488 Increase / (decrease) in operating liabilities 315,243 14,437 Increase / (decrease) in operating liabilities 329,989 (10,900) Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,710) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (39,841) (45,041) Net cash flow from investing activities 886,068) (30,383) Net (investment in securities classified as FVOCI (886,068) (30,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167	Gain on conversion or ijaran agreements		
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Lending to financial institutions (66,234) 884 Securities classified as FVTPL 1,339 5,359 Advances 397,676 (53,289) Others assets (excluding advance taxation) (17,537) 61,484 Increase / (decrease) in operating liabilities 14,437 Bills payable (32,948) (10,900) Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (11,710) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Received 116,783 121,204 Defined benefits paid (116,783) 121,204 Defined benefits paid (137) (155) Income tax paid (83,841) (45,041) Net cash flow from investing activities 885,811 322,495 Net investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Net (investment) in intangible assets </td <td>Decrease / (increase) in operating assets</td> <td></td> <td></td>	Decrease / (increase) in operating assets		
Advances 397.676 (53,289) Others assets (excluding advance taxation) (17,537) 61,484 Increase / (decrease) in operating liabilities 115,243 14,437 Bills payable (32,948) (10,900) Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,710) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (39,841) (45,041) Net cash flow from operating activities 985,811 322,495 Cash flow from investing activities 886,068) (230,383) Net (investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Dividends received (2,400) 1,469 Net (investment in intrangible assets (666) (1,282) Inve		(66,234)	884
Chers assets (excluding advance taxation)	Securities classified as FVTPL	1,339	5,359
Increase / (decrease) in operating liabilities Bills payable (32,948) (10,900) Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Chers liabilities (excluding current taxation) 57,44 (1,710) G92,779 285,066 Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (39,841) (45,041) Net cash flow from operating activities Net investment in securities classified as PVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) (351) Dividends received (2,400 1,469 Net investment in associates (7731) (351) Investments in property and equipment (8,383) (5,490) Investments in property and equipment (38,383) (5,490) Investments in intangible assets (666) (1,282) Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (311 196 Proceeds from sale of property and equipment (312 198) Net cash flow used in investment in foreign branches and subsidiaries (303 199 Net cash flow used in investing activities (306,000) (227,565) Cash flow from financing activities (310,303) (320,303) Reffects of credit loss allowance changes on cash and cash equivalents (314 212,18) Checrease / Increase in cash and cash equivalents (320,303) (320,303) Cash and Cash equivalents at beginning of the period (310,414 227,555 Effects of exchange rate changes on cash and cash equivalents (320	Advances	397,676	(53,289)
Rils payable (32,948 (10,090 52,932 52,935 52	Others assets (excluding advance taxation)	(17,537)	61,484
Bills payable (32,948) (10,900) Borrowings from financial institutions 359,67 62,392 Deposits 360,016 235,285 Chhers liabilities (excluding current taxation) 5,744 (1,710) Chers liabilities (excluding current taxation) 6,924,797 Chers liabilities (excluding current taxation) 15,946 Chers liabilities (excluding current taxation) 1,938,410 Chers liabilities (excluding current taxation) 1,938,411 Chers liability against right-of-use-assets 1,865 1,668 Chers liability against right-of-use-assets 1,865 1,668 Chers liability against right-of-use-assets 1,21,218 Chers li		315,243	14,437
Borrowings from financial institutions 359,967 62,392 Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,706) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (33,841) (45,041) Net cash flow from operating activities 985,811 322,495 Cash flow from investing activities 886,068 (230,383) Net (investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Dividends received 2,400 1,469 Net investment in associates (731) (351) Investments in property and equipment (8,383) (5,490) Investments in property and equipment 311 196 Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries		(22.040)	(40.000)
Deposits 360,016 235,285 Others liabilities (excluding current taxation) 5,744 (1,710) Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (39,841) (45,041) Net cash flow from operating activities 885,811 322,495 Cash flow from investing activities 886,068 (230,383) Net (investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Dividends received 2,400 1,469 Net investments in inscordates (731) (351) Investments in property and equipment (8,383) (5,490) Investments in property and equipment (8,383) (5,490) Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries 303 109 Net cash flow used in investing activities </td <td>• •</td> <td>• • •</td> <td></td>	• •	• • •	
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Mark-up / Interest Received 152,897 201,364 Mark-up / Interest Paid (116,783) (121,204) Defined benefits paid (137) (155) Income tax paid (39,841) (45,041) Net cash flow from operating activities 885,811 322,495 Cash flow from investing activities 886,068 (230,383) Net investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Dividends received 2,400 1,469 Net investment in associates (731) (351) Investments in property and equipment (8,383) (5,490) Investments in intangible assets (666) (1,282) Proceeds from sale of property and equipment 311 196 Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries 303 109 Net cash flow from financing activities (896,000) (227,555) Cash flow from financing act	others hashines (exchaning earrent taxation)		
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Income tax paid (39,841) (45,041) Net cash flow from operating activities 985,811 322,495 Cash flow from investing activities Set investment in securities classified as FVOCI (886,068) (230,383) Net (investment) / divestment in securities classified as amortized cost (3,317) 8,167 Dividends received 2,400 1,469 Net investment in associates (731) (351) Investments in property and equipment (8,383) (5,490) Investments in intangible assets (666) (1,282) Proceeds from sale of property and equipment 311 196 Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries 303 109 Net cash flow used in investing activities (896,000) (227,565) Cash flow from financing activities (1,665) (1,668) Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents	Mark-up / Interest Paid	(116,783)	(121,204)
Net cash flow from operating activities985,811322,495Cash flow from investing activities	·	•	•
Cash flow from investing activities Net investment in securities classified as FVOCI Net (investment) / divestment in securities classified as amortized cost Dividends received Net investment in associates (731) Net (investment in associates (731) Net investment in associates (731) Net investment in associates (8,383) Net investments in property and equipment (8,383) Net investments in intangible assets (666) Net investments in intangible assets (7,31) Net cash flow used in investment in foreign branches and subsidiaries Net cash flow used in investing activities Cash flow from financing activities Payment of lease liability against right-of-use-assets Net cash flow used in financing activities Effects of credit loss allowance changes on cash and cash equivalents (1,865) Net cashflow used in financing activities Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents (174) Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents (582) Opening expected credit loss allowance on cash and cash equivalents (582) Opening expected credit loss allowance on cash and cash equivalents (582)	·		
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Net (investment) / divestment in securities classified as amortized cost 2,400 1,469 Dividends received 2,400 1,469 Net investment in associates (731) (351) Investments in property and equipment (8,383) (5,490) Investments in intangible assets (666) (1,282) Proceeds from sale of property and equipment 311 196 Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries 303 109 Net cash flow used in investing activities (896,000) (227,565) Cash flow from financing activities Payment of lease liability against right-of-use-assets Dividend paid (21,188) (21,218) Net cashflow used in financing activities Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents 66,584 72,044 Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents (582) (820) Opening expected credit loss allowance on cash and cash equivalents (582) (820)	_		
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Investments in intangible assets (666) (1,282) Proceeds from sale of property and equipment 311 196 Proceeds from sale of non-banking assets acquired in satisfaction of claims 151 - Effect of translation of net investment in foreign branches and subsidiaries 303 109 Net cash flow used in investing activities (896,000) (227,565) Cash flow from financing activities Payment of lease liability against right-of-use-assets Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents 66,584 72,044 Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents (582) (820) Opening expected credit loss allowance on cash and cash equivalents (582) (820)		· · · · ·	· · · · · · · · · · · · · · · · · · ·
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Proceeds from sale of non-banking assets acquired in satisfaction of claims Effect of translation of net investment in foreign branches and subsidiaries Net cash flow used in investing activities Cash flow from financing activities Payment of lease liability against right-of-use-assets Dividend paid Net cashflow used in financing activities Effects of credit loss allowance changes on cash and cash equivalents Cash and Cash equivalents at beginning of the period Effects of exchange rate changes on cash and cash equivalents Opening expected credit loss allowance on cash and cash equivalents (522) (820) Eggentation of claims (1,865) (1,868) (1,865) (1,868) (21,188) (21,188) (21,218) (22,886)	_		• • •
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Cash flow from financing activities Payment of lease liability against right-of-use-assets Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents (210,414 (227,555) (522) (522) (582) (820) (820)	·		109
Payment of lease liability against right-of-use-assets Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (Decrease) / Increase in cash and cash equivalents Cash and Cash equivalents at beginning of the period Effects of exchange rate changes on cash and cash equivalents Depening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288	Net cash flow used in investing activities	(896,000)	(227,565)
Payment of lease liability against right-of-use-assets Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (Decrease) / Increase in cash and cash equivalents Cash and Cash equivalents at beginning of the period Effects of exchange rate changes on cash and cash equivalents Depening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288			
Dividend paid (21,188) (21,218) Net cashflow used in financing activities (23,053) (22,886) Effects of credit loss allowance changes on cash and cash equivalents (174) (1) (Decrease) / Increase in cash and cash equivalents 66,584 72,044 Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents 1,456 (522) Opening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288 226,213	_	(4.065)	(4, 660)
Net cashflow used in financing activities(23,053)(22,886)Effects of credit loss allowance changes on cash and cash equivalents(174)(1)(Decrease) / Increase in cash and cash equivalents66,58472,044Cash and Cash equivalents at beginning of the period210,414227,555Effects of exchange rate changes on cash and cash equivalents1,456(522)Opening expected credit loss allowance on cash and cash equivalents(582)(820)211,288226,213		• • •	• • •
Effects of credit loss allowance changes on cash and cash equivalents (Decrease) / Increase in cash and cash equivalents Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents 1,456 (522) Opening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288	·		
(Decrease) / Increase in cash and cash equivalents66,58472,044Cash and Cash equivalents at beginning of the period210,414227,555Effects of exchange rate changes on cash and cash equivalents1,456(522)Opening expected credit loss allowance on cash and cash equivalents(582)(820)211,288226,213	Net cashhow used in imancing activities	(23,033)	(22,880)
Cash and Cash equivalents at beginning of the period 210,414 227,555 Effects of exchange rate changes on cash and cash equivalents 1,456 (522) Opening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288 226,213	Effects of credit loss allowance changes on cash and cash equivalents	(174)	(1)
Effects of exchange rate changes on cash and cash equivalents Opening expected credit loss allowance on cash and cash equivalents (522) (820) 211,288	(Decrease) / Increase in cash and cash equivalents	66,584	72,044
Opening expected credit loss allowance on cash and cash equivalents (582) (820) 211,288 226,213	· · · · · · · · · · · · · · · · · · ·		•
211,288 226,213	·	•	•
	Opening expected credit loss allowance on cash and cash equivalents	•	
Cash and Cash equivalents at end of the period 277,872 298,257	Cash and Cash aquivalents at and of the maried		
	Casii and Casii equivalents at end of the period	2//,8/2	298,25/

MCB BANK LIMITED - SRI LANKA BRANCH

Total Deposits from customers

ANALYSIS OF DEPOSITS		
As at	2025-06-30	2024-12-31
All amounts in Sri Lankan Rupees		
Deposits from customers		
Product wise analysis of deposits from customers		
By product - Domestric currency		
Demand deposits (current accounts)	3,046,596,617	2,725,354,994
Savings deposits	3,839,566,654	2,412,856,903
Fixed deposits	7,209,554,837	7,691,748,269
Margin deposits and VOSTRO	105,885,298	92,372,266
	14,201,603,406	12,922,332,433
By product - Foreign currency		
Demand deposits (current accounts)	450,844,188	274,424,432
Savings deposits	787,970,700	881,002,570
Fixed deposits	1,669,652,202	1,660,734,311
Margin deposits and VOSTRO	91,702,136	89,642,238
	3,000,169,226	2,905,803,550

17,201,772,632

15,828,135,983

MCB BANK LIMITED - SRI LANKA BRANCH ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTING	GENCIES AND IMPAIRMEN	Г
As at	2025-06-30	2024-12-31
All amounts in Sri Lankan Rupees		
Loans and advances to customers		
Gross loans and advances	12,913,342,743	11,195,401,519
Less: Accumilated impairment	1,303,654,797	1,375,791,219
Total loans and advances	11,609,687,946	9,819,610,299
Concentration by Product - Domestric Currency		
Overdrafts	3,234,667,626	2,735,191,126
Trade finance	611,970,911	496,027,214
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	110,163,971	121,181,556
Term loans	451,835,900	216,213,388
Short-term Short-term	6,443,484,061	5,562,889,210
Long-term	-	-
Reverse repo agreements	-	-
Others	-	_
	10,852,122,470	9,131,502,494
Concentration by Product - Foreign Currency		
Overdrafts	315,805,608	307,563,150
Trade finance	246,584,847	347,048,891
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	302,331,916	_
Short-term	1,196,497,902	1,409,286,983
	2,061,220,272	2,063,899,024
	12,913,342,743	11,195,401,519
Commitments		1
Commitment for unutilised credit facilities	4,106,491,335	4,057,882,220
Lease commitments	1 202 250 002	204276420
Other commitments on forwards and swaps	1,392,259,900	394,276,120
	5,498,751,235	4,452,158,340
Contingencies		
Acceptance	350,576,735	439,729,941
Documentary credits	2,565,969,011	665,399,294
Guarantees	144,425,541	216,915,572
Bills sent for collection	5,089,659,447	4,614,395,999
	8,150,630,734	5,936,440,807
	13,649,381,969	10,388,599,147
	13,0-3,301,303	10,000,000,147

ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, 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 01 st January 2025 Charge/(Write back) to statement of Profit / loss write-off/(Recoveries) during the year Exchange movement	252,396,470 13,032,590 - -	456,043,949 (45,593,024) - -	667,350,801 (39,575,989) - -	1,375,791,219 (72,136,423) - -
As at 30th June 2025	265,429,060	410,450,925	627,774,812	1,303,654,796
Commitment and contingencies				
As at 01st January 2025	32,756,642	619,976	-	33,376,619
Charge/(Write back) to statement of Profit / loss	(1,957,138)	3,174,513	-	1,217,374
write-off/(Recoveries) during the year Exchange movement	- -	- -	- -	-
As at 30th June 2025	30,799,504	3,794,489	-	34,593,993
Total				_
As at 01st January 2025	285,153,112	456,663,925	667,350,801	1,409,167,838
Charge/(Write back) to statement of Profit / loss	11,075,452	(42,418,511)	(39,575,989)	(70,919,048)
write-off/(Recoveries) during the year Exchange movement	-	-	-	-
As at 30th June 2025	296,228,564	414,245,414	627,774,812	1,338,248,789

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 2025

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	371,413,996	371,413,996
Balances with Central Banks	-	-	389,571,749	389,571,749
Placement with Banks	-	-	2,786,438,118	2,786,438,118
Derivative Financial Instruments	195,673	-	-	195,673
Financial assets at amortised cost				
Loans and Advances to customers	-	-	11,609,687,946	11,609,687,946
Debt and other financial instrument	-	-	403,282,534	403,282,534
Investment securities - Measured at FVOCI*	-	12,313,806,881	-	12,313,806,881
Total Financial Assets	195,673	12,313,806,881	15,560,394,344	27,874,396,898
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	1,504,787,671	1,504,787,671
Derivative Financial Instruments		-	-	-
Deposits from customers		-	17,201,772,632	17,201,772,632
Other Borrowings		-	104,985,947	104,985,947
Total Financial Liabilities		-	18,811,546,250	18,811,546,250

As at 31st December 2024

	FVTPL	FVOCI	Amortised cost	Total
ASSETS				
Cash and Cash Equivalents	-	-	380,321,626	380,321,626
Balances with Central Banks	-	-	585,401,484	585,401,484
Placement with Banks	-	-	2,625,754,727	2,625,754,727
Derivative Financial Instruments	157,351	-	-	157,351
Financial assets at amortised cost				
Loans and Advances to customers	-	-	9,839,910,075	9,839,910,075
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	11,695,234,943	-	11,695,234,943
Total Financial Assets	157,351	11,695,234,943	13,431,387,912	25,126,780,207
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	450,098,630	450,098,630
Derivative Financial Instruments		-	-	-
Deposits from customers		-	15,828,135,983	15,828,135,983
Other Borrowings			6,485,468	6,485,468
Total Financial Liabilities			16,284,720,082	16,284,720,082

* 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.

MCB BANK LTD

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA AS AT 2025-06-30

ltem	Current Period	Previous Period	
item	2025-06-30	2024-12-31	
Regulatory Capital Adequacy (LKR in Million)			
Common Equity Tier 1	7,957	7,908	
Tier 1 Capital	7,957	7,908	
Total Regulatory Capital	8,110	8,031	
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital (%) (Minimum Requirement: 7%)	51.84	61.10	
Tier 1 Capital Ratio (%) (Minimum Requirement: 8.50%)	51.84	61.10	
Total Capital Ratio (%) (Minimum Requirement: 12.50%)	52.83	62.04	
Basel III Leverage Ratio (Minimum Requirement : 3%)	26.53	28.11	
Regulatory Liquidity Requirement			
Liquidity Coverage Ratio (%)- (Minimum Requirement : 100%)			
-Rupee (%)	467.00	584.71	
-All Currency (%)	770.12	929.44	
Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)	222.46	239.57	
Assets Quality			
Impaired Loans (Stage 3) to Total Loans, Ratio (%)*	5.20	6.17	
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*	70.99	70.76	
Income and Profitability			
Net Interest Margin (%)	4.34	5.82	
Return on Assets (before Tax) (%)	0.96	1.43	
Return on Equity (%)	2.95	4.29	
Cost to Income Ratio (%)	69.90	57.73	
Memorandum Information			
Credit Rating (Fitch Ratings)	AA (lka)	AA- (lka)	
Number of Employees	114	115	
Number of Branches	5	5	

^{*} Including Undrawn Portion of Credit