

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

<b>As at</b>	<b>30.09.2020</b>	<b>2019.12.31</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)	1,387,262,926	1,739,003,435
Savings deposits	3,858,521,606	3,145,918,139
Fixed deposits	8,984,813,562	10,935,831,282
Margin deposits and VOSTRO	322,056,358	152,218,872
	<b>14,552,654,452</b>	<b>15,972,971,728</b>
<b>By product - Foreign currency</b>		
Demand deposits (current accounts)	177,576,684	293,131,409
Savings deposits	564,553,980	677,388,100
Fixed deposits	2,475,370,855	4,748,955,673
Margin deposits and VOSTRO	373,989,336	353,160,528
	<b>3,591,490,856</b>	<b>6,072,635,710</b>
Total Deposits from customers	<b>18,144,145,308</b>	<b>22,045,607,438</b>

**MCB BANK LIMITED - SRI LANKA BRANCH**

**ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTINGENCIES AND IMPAIRMENT**

<b>As at</b>	<b>2020.09.30</b>	<b>2019.12.31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Loans and advances to customers</b>		
Gross loans and advances	15,899,028,601	21,648,430,657
Less: Accumilated impairment	2,004,218,155	558,851,880
<b>Total loans and advances</b>	<b>13,894,810,446</b>	<b>21,089,578,777</b>
<b>Concentration by Product - Domestic Currency</b>		
Overdrafts	3,459,067,547	3,817,537,140
Trade finance	1,721,343,804	3,976,323,944
Lease rentals receivable	41,672,129	72,853,745
Staff loans	129,254,839	125,764,119
Term loans	2,195,253,319	2,708,807,007
Short-term	5,679,856,064	7,663,815,223
Reverse repo agreements	-	-
Others	-	-
	<b>13,226,447,702</b>	<b>18,365,101,178</b>
<b>Concentration by Product - Foreign Currency</b>		
Overdrafts	648,435,011	909,141,553
Trade finance	821,763,000	1,113,096,726
Lease rentals receivable	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,202,382,887	1,261,091,200
	<b>2,672,580,898</b>	<b>3,283,329,479</b>
	<b>15,899,028,601</b>	<b>21,648,430,657</b>
<b>Commitments</b>		
Commitment for unutilised credit facilities	5,392,293,000	3,901,603,000
Other commitments on forwards and swaps	5,317,913,000	4,186,146,000
Repossessed properties	664,650,000	664,650,000
	<b>11,374,856,000</b>	<b>8,752,399,000</b>
<b>Contingencies</b>		
Acceptance	2,345,123,000	1,527,866,000
Documentary credits	2,141,515,000	1,997,694,000
Guarantees	1,662,959,000	855,459,000
Bills sent for collection	2,277,122,000	1,643,641,000
	<b>8,426,719,000</b>	<b>6,024,660,000</b>
	<b>19,801,575,000</b>	<b>14,777,059,000</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 2020</b>	177,001,926	9,338,320	372,511,634	558,851,880
Charge/(Write back) to statement of Profit / loss	(12,727,030)	(7,658,343)	80,072,722	59,687,349
write-off/(Recoveries ) during the year	-	-	-	1,387,262,926
Exchange movement	(1,295,000)	-	(289,000)	(1,584,000)
<b>As at 30th September 2020</b>	<b>162,979,896</b>	<b>1,679,977</b>	<b>452,295,356</b>	<b>2,004,218,155</b>
<b>Commitment and contingencies</b>			<b>0</b>	
<b>As at 1st January 2020</b>	12,192,557	296,738	-	12,489,295
Charge/(Write back) to statement of Profit / loss	7,639,266	(296,738)	-	7,342,528
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 30th September 2020</b>	<b>19,831,823</b>	<b>-</b>	<b>-</b>	<b>19,831,823</b>
<b>Total</b>				
<b>As at 1st January 2020</b>	189,194,483	9,635,058	372,511,634	571,341,175
Charge/(Write back) to statement of Profit / loss	(5,087,764)	(7,955,081)	80,072,722	67,029,877
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	(1,295,000)	-	(289,000)	(1,584,000)
<b>As at 30th September 2020</b>	<b>182,811,719</b>	<b>1,679,977</b>	<b>452,295,356</b>	<b>636,787,052</b>

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 2020

ASSETS	FVTPL	FVOCI	Amortised cost	Total
	0			
Cash and Cash Equivalents	-	-	154,347,297	154,347,297
Balances with Central Banks	-	-	773,522,342	773,522,342
Placement with Banks	-	-	1,846,318,614	1,846,318,614
Derivative Financial Instruments	326,648	-	-	326,648
Financial assets at amortised cost				-
Loans and Advances to customers		-	15,282,073,371	15,282,073,371
Debt and other financial instrument	-	-	3,517,412,277	3,517,412,277
Investment securities - Measured at FVOCI*	-	7,425,255,246	-	7,425,255,246
<b>Total Financial Assets</b>	<b>326,648</b>	<b>7,425,255,246</b>	<b>21,573,673,901</b>	<b>28,999,255,795</b>

LIABILITIES	FVTPL	Amortised cost	Total
Due to Banks	-	3,421,916,318	3,421,916,318
Derivative Financial Instruments	7,364,201	-	7,364,201
Deposits from customers	-	18,144,145,308	18,144,145,308
Other Borrowings	-	93,280,426	93,280,426
<b>Total Financial Liabilities</b>	<b>7,364,201</b>	<b>21,659,342,052</b>	<b>21,666,706,253</b>

As at 31 December 2019

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	267,190,334	267,190,334
Balances with Central Banks	-	-	1,280,646,949	1,280,646,949
Placement with Banks	-	-	1,295,306,147	1,295,306,147
Derivative Financial Instruments	0	-	-	-
Financial assets at amortised cost				-
Loans and Advances to customers		-	21,089,578,777	21,089,578,777
Debt and other financial instrument	-	-	2,284,430,790	2,284,430,790
Investment securities - Measured at FVOCI*	-	4,292,836,583	-	4,292,836,583
<b>Total Financial Assets</b>	<b>-</b>	<b>4,292,836,583</b>	<b>26,217,152,997</b>	<b>30,509,989,580</b>

LIABILITIES	FVTPL	Amortised cost	Total
Due to Banks	-	1,273,593,063	1,273,593,063
Derivative Financial Instruments	143,396,348	-	143,396,348
Deposits from customers	-	22,045,607,438	22,045,607,438
Other Borrowings	-	142,968,473	142,968,473
<b>Total Financial Liabilities</b>	<b>143,396,348</b>	<b>23,462,168,974</b>	<b>23,605,565,322</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.