

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

<b>As at</b>	<b>2021.09.30</b>	<b>2021.12.31</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)	1,411,510,406	1,895,621,691
Savings deposits	4,625,361,488	5,617,864,928
Fixed deposits	4,648,209,876	8,531,416,781
Margin deposits and VOSTRO	176,906,642	209,917,204
	<b>10,861,988,411</b>	<b>16,254,820,604</b>
<b>By product - Foreign currency</b>		
Demand deposits (current accounts)	227,291,777	176,389,379
Savings deposits	933,964,015	844,981,848
Fixed deposits	2,012,020,074	3,786,749,127
Margin deposits and VOSTRO	380,299,708	496,972,587
	<b>3,553,575,573</b>	<b>5,305,092,941</b>
Total Deposits from customers	<b>14,415,563,984</b>	<b>21,559,913,545</b>

**MCB BANK LIMITED - SRI LANKA BRANCH**

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

**As at 30 September**

*All amounts in Sri Lankan Rupees*

**Loans and advances to customers**

	<b>2021.09.30</b>	<b>2020.12.31</b>
Gross loans and advances	13,886,728,451	15,858,150,713
Less: Accumilated impairment	728,510,741	656,162,872
<b>Total loans and advances</b>	<b><u>13,158,217,710</u></b>	<b><u>15,201,987,841</u></b>

**Concentration by Product - Domestic Currency**

Overdrafts	2,926,485,472	3,093,367,133
Trade finance	2,279,878,028	1,514,150,665
Lease rentals receivable	19,013,715	35,759,195
Staff loans	115,373,984	103,921,889
Term loans	1,360,021,347	2,568,250,409
Short-term	5,543,009,890	6,560,249,888
Reverse repo agreements	-	-
Others	-	-
	<b><u>12,243,782,435</u></b>	<b><u>13,875,699,179</u></b>

**Concentration by Product - Foreign Currency**

Overdrafts	316,772,702	221,539,920
Trade finance	774,159,292	714,764,015
Lease rentals receivable	-	-
Staff loans	-	-
Term loans	-	-
Short-term	552,014,022	1,046,147,599
	<b><u>1,642,946,016</u></b>	<b><u>1,982,451,534</u></b>
	<b><u>13,886,728,451</u></b>	<b><u>15,858,150,713</u></b>

**Commitments**

Commitment for unutilised credit facilities	5,172,992,788	5,233,291,517
Other commitments on forwards and swaps	434,882,500	8,076,554,331
Repossessed properties	664,650,000	664,650,000
	<b><u>6,272,525,288</u></b>	<b><u>13,974,495,848</u></b>

**Contingencies**

Acceptance	347,358,441	3,625,988,612
Documentary credits	262,484,919	2,508,250,237
Guarantees	669,844,173	1,651,474,104
Bills sent for collection	2,524,920,626	2,876,938,211
	<b><u>3,804,608,158</u></b>	<b><u>10,662,651,165</u></b>
	<b><u>10,077,133,447</u></b>	<b><u>24,637,147,013</u></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 2021</b>	112,982,727	58,829,469	484,350,676	656,162,872
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(6,258,567)	88,815,320	(4,902,780)	77,653,973
Exchange movement	(284,132)	-	(5,021,971)	(5,021,971)
<b>As at 30th September 2021</b>	<b>106,440,028</b>	<b>147,644,789</b>	<b>474,425,925</b>	<b>728,510,741</b>
<b>Commitment and contingencies</b>				
<b>As at 1st January 2021</b>	13,387,424	-	-	13,387,424
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(3,328,306)	3,898	-	(3,324,407)
Exchange movement	-	-	-	-
<b>As at 30th September 2021</b>	<b>10,059,118</b>	<b>3,898</b>	<b>-</b>	<b>10,063,016</b>
<b>Total</b>				
<b>As at 1st January 2021</b>	126,370,150	58,829,469	484,350,676	669,550,295
Charge/(Write back) to statement of Profit / loss write-off/(Recoveries ) during the year	(9,586,873)	88,819,218	(4,902,780)	74,329,565
Exchange movement	(284,132)	-	(5,021,971)	(5,021,971)
<b>As at 30th September 2021</b>	<b>116,499,146</b>	<b>147,648,687</b>	<b>474,425,925</b>	<b>738,573,757</b>

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 2021**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	235,079,806	235,079,806
Balances with Central Banks	-	-	1,079,165,813	1,079,165,813
Placement with Banks	-	-	2,649,165,624	2,649,165,624
Derivative Financial Instruments	3,239,676	-	-	3,239,676
Financial assets at amortised cost				-
Loans and Advances to customers		-	13,158,217,710	13,158,217,710
Debt and other financial instrument	-	-	800,389,101	800,389,101
Investment securities - Measured at FVOCI*	-	5,802,701,861	-	5,802,701,861
<b>Total Financial Assets</b>	<b>3,239,676</b>	<b>5,802,701,861</b>	<b>17,922,018,054</b>	<b>23,727,959,591</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to Banks	-	1,532,663,864	1,532,663,864
Derivative Financial Instruments	1,597,500	-	1,597,500
Deposits from customers	-	14,415,563,984	14,415,563,984
Other Borrowings	-	325,433,402	325,433,402
<b>Total Financial Liabilities</b>	<b>1,597,500</b>	<b>16,273,661,250</b>	<b>16,275,258,750</b>

**As at 31 December 2020**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	289,328,106	289,328,106
Balances with Central Banks	-	-	743,866,255	743,866,255
Placement with Banks	-	-	3,016,632,723	3,016,632,723
Derivative Financial Instruments	42,373,872	-	-	42,373,872
Financial assets at amortised cost				-
Loans and Advances to customers		-	15,201,987,841	15,201,987,841
Debt and other financial instrument	-	-	3,627,390,767	3,627,390,767
Investment securities - Measured at FVOCI*	-	8,724,870,818	-	8,724,870,818
<b>Total Financial Assets</b>	<b>42,373,872</b>	<b>8,724,870,818</b>	<b>22,879,205,692</b>	<b>31,646,450,381</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to Banks	-	2,571,043,848	2,571,043,848
Derivative Financial Instruments	6,702,043	-	6,702,043
Deposits from customers	-	21,559,913,545	21,559,913,545
Other Borrowings	-	153,670,266	153,670,266
<b>Total Financial Liabilities</b>	<b>6,702,043</b>	<b>24,284,627,659</b>	<b>24,291,329,702</b>

\* Unquoted equity investments of Rs. 2,030,000 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.