

**MCB BANK LIMITED - SRI LANKA BRANCH****ANALYSIS OF DEPOSITS****As at****2024-03-31****2023-03-31***All amounts in Sri Lankan Rupees***Deposits from customers****Product wise analysis of deposits from customers****By product - Domestic currency**

Demand deposits (current accounts)	2,415,331,184	1,809,319,622
Savings deposits	4,072,463,457	3,036,968,134
Fixed deposits	7,191,023,257	4,876,072,369
Margin deposits and VOSTRO	81,781,407	19,790,038
	<b>13,760,599,306</b>	<b>9,742,150,163</b>

**By product - Foreign currency**

Demand deposits (current accounts)	236,142,369	443,822,738
Savings deposits	977,457,536	1,156,657,418
Fixed deposits	1,748,658,062	1,731,098,406
Margin deposits and VOSTRO	106,842,078	152,303,008
	<b>3,069,100,045</b>	<b>3,483,881,571</b>

Total Deposits from customers

**16,829,699,351****13,226,031,733**

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

<b>As at</b>	<b>2024-03-31</b>	<b>2023-03-31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Loans and advances to customers</b>		
Gross loans and advances	9,543,446,567	10,229,545,895
Less: Accumulated impairment	1,556,302,426	1,303,732,487
<b>Total loans and advances</b>	<b>7,987,144,141</b>	<b>8,925,813,408</b>
<b>Concentration by Product - Domestic Currency</b>		
Overdrafts	2,623,836,206	2,614,241,359
Trade finance	531,745,476	429,986,181
Lease rentals receivable	1,133,426	4,278,352
Credit cards	-	-
Pawning	-	-
Staff loans	116,195,208	138,230,428
Term loans	62,765,132	284,333,889
Short-term	4,009,175,545	3,933,358,191
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	<b>7,344,850,993</b>	<b>7,404,428,401</b>
<b>Concentration by Product - Foreign Currency</b>		
Overdrafts	319,652,938	367,798,412
Trade finance	235,643,080	1,051,994,896
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,643,299,556	1,405,324,186
	<b>2,198,595,575</b>	<b>2,825,117,495</b>
	<b>9,543,446,567</b>	<b>10,229,545,895</b>
<b>Commitments</b>		
Commitment for unutilised credit facilities	5,024,377,870	2,236,962,331
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	<b>5,024,377,870</b>	<b>2,236,962,331</b>
<b>Contingencies</b>		
Acceptance	16,434,096	14,792,058
Documentary credits	68,714,959	21,156,846
Guarantees	146,690,899	195,556,895
Bills sent for collection	4,282,706,843	3,276,832,831
	<b>4,514,546,797</b>	<b>3,508,338,630</b>
	<b>9,538,924,667</b>	<b>5,745,300,960</b>

**MCB BANK LIMITED - SRI LANKA BRANCH****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)**

<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 2024</b>	381,035,967	547,263,665	628,002,793	1,556,302,426
Charge/(Write back) to statement of Profit / loss	(137,060,321)	86,236,945	50,823,376	0
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 31 st March 2024</b>	<b>243,975,646</b>	<b>633,500,610</b>	<b>678,826,169</b>	<b>1,556,302,426</b>
<b>Commitment and contingencies</b>				
<b>As at 1st January 2024</b>	37,972,783	5,369,722	-	43,342,504
Charge/(Write back) to statement of Profit / loss	(2,290,533)	2,290,533	-	(0)
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 31 st March 2024</b>	<b>35,682,250</b>	<b>8,030,963</b>	<b>-</b>	<b>43,342,504</b>
<b>Total</b>				
<b>As at 1st January 2024</b>	419,008,750	552,633,387	628,002,793	1,599,644,930
Charge/(Write back) to statement of Profit / loss	(139,350,854)	88,527,478	50,823,376	0
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 31 st March 2024</b>	<b>279,657,896</b>	<b>641,160,864</b>	<b>678,826,169</b>	<b>1,599,644,930</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 31 st March 2024**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	224,471,047	224,471,047
Balances with Central Banks	-	-	1,445,007,615	1,445,007,615
Placement with Banks	-	-	2,969,749,170	2,969,749,170
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	7,987,144,142	7,987,144,142
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	13,390,551,040	-	13,390,551,040
<b>Total Financial Assets</b>	<b>-</b>	<b>13,390,551,040</b>	<b>12,626,371,974</b>	<b>26,016,923,014</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to Banks	-	-	-
Derivative Financial Instruments	-	-	-
Deposits from customers	-	16,829,699,351	16,829,699,351
Other Borrowings	-	75,521,914	75,521,914
<b>Total Financial Liabilities</b>	<b>-</b>	<b>16,905,221,265</b>	<b>16,905,221,265</b>

**As at 31st March 2023**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	244,364,504	244,364,504
Balances with Central Banks	-	-	770,733,337	770,733,337
Placement with Banks	-	-	3,709,106,252	3,709,106,252
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	8,925,813,408	8,925,813,408
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	9,785,447,874	-	9,785,447,874
<b>Total Financial Assets</b>	<b>-</b>	<b>9,785,447,874</b>	<b>13,650,017,501</b>	<b>23,435,465,375</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to Banks	-	755,341,301	755,341,301
Derivative Financial Instruments	-	-	-
Deposits from customers	-	13,226,031,733	13,226,031,733
Other Borrowings	-	33,368,000	33,368,000
<b>Total Financial Liabilities</b>	<b>-</b>	<b>14,014,741,034</b>	<b>14,014,741,034</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.