

MCB BANK LIMITED - SRI LANKA BRANCH**ANALYSIS OF DEPOSITS****As at****2024-06-30****2023-12-31***All amounts in Sri Lankan Rupees***Deposits from customers****Product wise analysis of deposits from customers****By product - Domestic currency**

Demand deposits (current accounts)	2,647,498,979	2,469,926,829
Savings deposits	3,329,577,100	3,594,233,142
Fixed deposits	6,932,040,649	6,399,504,851
Margin deposits and VOSTRO	39,152,238	68,867,122
	12,948,268,966	12,532,531,944

By product - Foreign currency

Demand deposits (current accounts)	350,524,445	703,425,550
Savings deposits	947,514,518	1,474,391,033
Fixed deposits	1,796,093,395	1,882,665,944
Margin deposits and VOSTRO	108,858,369	120,297,617
	3,202,990,727	4,180,780,143

Total Deposits from customers

16,151,259,693**16,713,312,088**

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

As at	2024-06-30	2023-12-31
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	10,712,748,493	11,118,290,056
Less: Accumulated impairment	1,488,681,220	1,556,302,426
Total loans and advances	9,224,067,273	9,561,987,630
Concentration by Product - Domestic Currency		
Overdrafts	2,893,769,242	2,794,078,935
Trade finance	595,704,646	832,406,708
Lease rentals receivable	657,721	1,594,570
Credit cards	-	-
Pawning	-	-
Staff loans	106,662,609	122,464,023
Term loans	50,612,690	118,832,588
Short-term	4,717,554,871	4,599,058,295
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	8,364,961,779	8,468,435,119
Concentration by Product - Foreign Currency		
Overdrafts	269,012,991	346,000,851
Trade finance	227,039,852	700,226,331
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,851,733,871	1,603,627,755
	2,347,786,714	2,649,854,937
	10,712,748,493	11,118,290,056
Commitments		
Commitment for unutilised credit facilities	4,108,276,300	4,265,366,500
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	4,108,276,300	4,265,366,500
Contingencies		
Acceptance	62,846,656	21,563,816
Documentary credits	216,780,376	69,028,524
Guarantees	145,318,522	128,780,984
Bills sent for collection	3,245,492,126	3,949,814,737
	3,670,437,680	4,169,188,061
	7,778,713,980	8,434,554,561

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)**

Loans and Advances	Stage 1	Stage 2	Stage 3	Total
As at 01st January 2024	381,035,967	547,263,665	628,002,793	1,556,302,426
Charge/(Write back) to statement of Profit / loss	(107,107,906)	(28,693,861)	68,180,562	(67,621,206)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th June 2024	273,928,061	518,569,804	696,183,355	1,488,681,220
Commitment and contingencies				
As at 01st January 2024	37,972,783	5,369,722	-	43,342,504
Charge/(Write back) to statement of Profit / loss	(9,926,478)	(452,316)	-	(10,378,795)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th June 2024	28,046,304	4,917,405	-	32,963,709
Total				
As at 01st January 2024	419,008,750	552,633,387	628,002,793	1,599,644,930
Charge/(Write back) to statement of Profit / loss	(117,034,385)	(29,146,178)	68,180,562	(78,000,000)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th June 2024	301,974,365	523,487,209	696,183,355	1,521,644,929

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 June 2024

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	309,968,204	309,968,204
Balances with Central Banks	-	-	912,499,165	912,499,165
Placement with Banks	-	-	3,809,060,502	3,809,060,502
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	9,224,067,272	9,224,067,272
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	13,202,983,637	-	13,202,983,637
Total Financial Assets	-	13,202,983,637	14,255,595,143	27,458,578,780
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	2,002,973,626	2,002,973,626
Derivative Financial Instruments		-	-	-
Deposits from customers		-	16,151,259,693	16,151,259,693
Other Borrowings		-	-	-
Total Financial Liabilities		-	18,154,233,319	18,154,233,319

As at 31st December 2023

	FVTPL	FVOCI	Amortised cost	Total
ASSETS				
Cash and Cash Equivalents	-	-	284,369,614	284,369,614
Balances with Central Banks	-	-	1,077,674,807	1,077,674,807
Placement with Banks	-	-	4,160,046,900	4,160,046,900
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	9,546,297,171	9,546,297,171
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	12,933,559,995	-	12,933,559,995
Total Financial Assets	-	12,933,559,995	15,068,388,492	28,001,948,487
		FVTPL	Amortised cost	Total
LIABILITIES				
Due to Banks		-	1,901,503,296	1,901,503,296
Derivative Financial Instruments		-	-	-
Deposits from customers		-	16,713,312,089	16,713,312,089
Other Borrowings		-	-	-
Total Financial Liabilities		-	18,614,815,385	18,614,815,385

* 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.