

## **MCB Bank Limited** Sri Lanka

STATEMENT OF FINANCIAL POSITIO	N Sri Lanka LK	operations R '000	Grou Pi	p Pakistan KR '000
As at	30.06.2024	31.12.2023 Audited	30.06.2024	31.12.2023 Audited
Assets				
Cash and cash equivalents	309,968	284,370	284,097,626	190,245,798
Balances with central banks	912,499	1,077,675	-	-
Placements with banks / Financial Institutions	3,809,061	4,160,047	140,241,688	127,520,254
Derivative financial instruments	-	-	-	-
Financial assets recognized through profit or lo	SS			
measured at fair value	-	-	14,189,395	2,492,235
designated at fair value	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	9,224,067	9,546,297	715,685,342	670,673,495
Debt and other financial instrument	-	-	43,458,542	59,136,761
Financial Assets measured at FVTOCI	13,202,984	12,933,560	1,533,870,179	1,302,892,842
Investments in associates and joint ventures	-	-	9,024,672	7,821,877
Property, plant and equipment	408,133	435,348	91,849,242	88,738,550
Goodwill and Intangible assets	32,421	31,944	2,746,605	1,859,032
Deferred tax assets	230,126	208,383	1,967,891	-
Current tax assets	-	-	-	-
Other assets	129,004	89,134	164,710,600	228,704,335
Total assets	28,258,263	28,766,757	2,965,841,782	2,680,085,179
Liabilities				
Due to banks	2,002,974	1,901,503	291,835,645	224,402,848
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss			-	-
measured at fair value	-	-	-	-
designated at fair value	-	-	-	-
Financial liabilities at amortised cost due to depositors	16 154 060	16 710 040	0.045 440 504	2 000 820 640
due to debt securities holders	16,151,260 -	16,713,312	2,245,113,501	2,009,828,619
due to other borrowers	-		6,511,087	11,261,632
Debt securities issued	-	-	- 0,511,067	-
Retirement benefit obligations	79,776	79,586	_	_
Current tax liabilities	254,441	321,312	-	-
Deferred tax liabilities	204,441	521,312	-	- 3,552,321
Other provisions	- 32,964	- 43,343	-	
Other liabilities	719,989	895,155	167,098,696	189,288,657
Total liabilities	19,241,403	19,954,211	2,710,558,929	2,438,334,077
		,,-	,,	, , ,
Equity	0.000 500	0.000 500	44.050.005	14 050 000
Stated capital / Assigned capital	3,969,508	3,969,508	11,850,600	11,850,600
Statutory reserve fund	347,071	329,997	104,854,995	101,129,809
Retained earnings	3,594,521	3,270,111	25,678,994	25,740,282
Other reserves	1,105,760 9,016,860	1,242,930 8,812,546	112,519,835 254,904,424	102,689,217 <b>241,409,908</b>
Total shareholders' equity	9,010,060	0,012,040		
Non-controlling interests	-	-	378,429	341,194
Total equity	9,016,860	8,812,546	255,282,853	241,751,102
Total equity and liabilities	28,258,263	28,766,757	2,965,841,782	2,680,085,179
Contingent liabilities and commitments	7,778,714	8,434,555	794,558,002	865,207,325
Number of Employees	113	116	16,836	16,828
Number of Branches	5	5	1,436	1,438

STATEMENT OF COMPREHENSIVE INCO	DME	Sri Lanka operatio LKR <b>'000</b>		Group Pakistan PKR '000		
For the period ended 30 <sup>th</sup> June	2024	2023	2024	2023		
Interest income	1,491,787	2,151,086	206,903,843	160,232,937		
Interest expenses	(565,887)	(692,157)	(123,301,832)	(86,015,544		
Net interest income	925,900	1,458,928	83,602,011	74,217,393		
Fee and commission income	58,162	40,658	12,787,974	9,902,627		
Fee and commission expenses Net fee and commission income	(11,065)	(12,602)	40 707 074	0 002 627		
Net gains/(losses) from trading	47,096	28,056	12,787,974	9,902,627		
Net fair value gains/(losses) on:	-	-	-	-		
financial assets at fair value through profit or loss	-	-	81,916	85,690		
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)	114,184	278,426	6,614,304	5,407,153		
Total operating income	1,087,180	1,765,411	103,086,205	89,612,863		
Impairment charges for loans and other losses	78,000	(33,735)	(560,104)	(2,230,515		
Net operating income	1,165,180	1,731,675	102,526,101	87,382,348		
Personnel expenses	(212,479)	(216,458)	(15,306,575)	(13,019,997		
Depreciation and amortisation	(42,441)	,	(3,577,141)	(2,769,523		
Other expenses	(230,122)	(214,245)	(16,260,015)	(13,454,906		
Operating profit before VAT on financial Services and Social Security Contribution levy	680,137	1,253,924	67,382,370	58,137,922		
Value Addedd Tax on Financial Services and SSCL	(154,777)	(250,544)				
Operating profit after value added tax (VAT) Share of profits of associates and joint ventures	525,360	1,003,380	<b>67,382,370</b> 970,341	<b>58,137,922</b> 331,678		
Profit before tax	525,360	1,003,380	68,352,711	58,469,600		
Tax expense	(183,876)	(376,177)	(33,657,175)	(29,795,186		
Profit for the period	341,484	627,203	34,695,536	28,674,414		
Profit attributable to:						
Owners of the parent	341,484	627,203	34,611,467	28,598,730		
Non-controlling interests	-	-	84,069	75,684		
<b>C</b>	341,484	627,203	34,695,536	28,674,414		
Items that will be reclassified to income						
statement						
Foreign currency translation reserve - Gain /						
(Loss) on translation of Foreign Operation	(86,437)	(325,519)	108,852	5,292,903		
Net gains/(losses) on cash flow hedges	(00,107)	(020,010)	-	-		
Net gains/(losses) on investments in Financial						
Assets measured at fair value through other						
comprehensive income	(72,476)	212,575	-	-		
Share of profits of associates and joint ventures	-	-	(11,907)	106,395		
Debt instruments at fair value through other						
comprehensive income	-	-	-	-		
Movement in share of surplus / deficit on						
revaluation of associated undertaking- net of tax	-	-	3,311,642	(3,987,294		
Less: Tax expense relating to items that will be						
reclassified to income statement	21,743	(63,773)	-	-		
Items that will not be reclassified to income						
statement	-	-	-	-		
Change in fair value on investments in equity instruments designated at fair value through other						
comprehensive income	-	-	-	-		
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	-	-	2,011,852	-		
Re-measurement of post-employment benefit			_,			
obligations	-	-	-	292,162		
Changes in revaluation surplus	-	-	-	523,677		
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	(137,170)	(176,716)	5,420,439	1,180,489		
Total community where the same families and a						

Interim Financial S	tatements
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STATEMENT OF COMPREHENSIVE INCO	DME Sri	<b>i Lanka operatio</b> LKR <b>'000</b>		p Pakistan KR '000	CASH FLOW STATEMENT	Sri Lanka operation:	s LKR '000
For the period ended 30 <sup>th</sup> June	2024	2023	2024	2023	For the period ended 30 <sup>th</sup> June	2024	2023
Interest income	1,491,787	2,151,086	206,903,843	160,232,937			
Interest expenses	(565,887)	(692,157)	(123,301,832)	(86,015,544)	Cash Flows From Operating Activities		
Net interest income Fee and commission income	<b>925,900</b> 58,162	<b>1,458,928</b> 40,658	83,602,011 12,787,974	74,217,393	Interest and commission receipts	1,549,948	2,191,744
Fee and commission income	(11,065)	(12,602)	12,707,974	9,902,627	Interest payments	(565,887)	(692,157)
Net fee and commission income	47,096	28,056	12,787,974	9,902,627	Payments to employees	(212,479)	(216,458)
Net gains/(losses) from trading	-	-	-	-	VAT on financial services and SSCL	(154,777)	(250,544)
Net fair value gains/(losses) on:	-	-	-	-			
financial assets at fair value through profit or loss	-	-	81,916	85,690	Receipts/(outgoings) from other operating activities	114,184	278,426
financial liabilities at fair value through profit or loss	-	-	-	-	Cash payments to employees and suppliers	(241,188)	(226,847)
Net gains/(losses) on derecognition of financial					Operating profit before changes in Operating		
assets: at fair value through profit or loss	-	-	-	-	Assets and Liabilities	489,802	1,084,164
at amortised cost	_	_	_	_	Increase in Operating Access		
at fair value through other comprehensive income					Increase in Operating Assets		
Other operating income (net)	114,184	278,426	6,614,304	5,407,153	Balances with Central Bank of Sri Lanka	165,176	(874,415)
Total operating income	1,087,180	1,765,411	103,086,205	89,612,863	Financial assets at amortised cost - loans & advances	400,230	2,457,350
Impairment charges for loans and other losses	78,000	(33,735)	(560,104)	(2,230,515)	Other Assets	(39,870)	(34,246)
Net operating income	1,165,180	1,731,675	102,526,101	87,382,348		(00,010)	(04,240)
Personnel expenses	(212,479)	(216,458)	(15,306,575)	(13,019,997)	Increase/(Decrease) in Operating Liabilities		
Depreciation and amortisation	(42,441)	(47,049)	(3,577,141)	(2,769,523)	Financial liabilities at amortised cost - due to depositors	(562,052)	(1,300,101)
Other expenses Operating profit before VAT on financial Services	(230,122)	(214,245)	(16,260,015)	(13,454,906)	Other Liabilities	(271,792)	(470,764)
and Social Security Contribution levy Value Addedd Tax on Financial Services and	680,137	1,253,924	67,382,370	58,137,922	Net Cash Generated from Operations	181,493	861,988
SSCL	(154,777)	(250,544)		-			
Operating profit after value added tax (VAT)	525,360	1,003,380	<b>67,382,370</b> 970,341	<b>58,137,922</b> 331,678	Income Tax Paid	(250,747)	(370,055)
Share of profits of associates and joint ventures <b>Profit before tax</b>	525,360	1,003,380	68,352,711	58,469,600		(00.05.0)	
Tax expense	(183,876)	(376,177)	(33,657,175)	(29,795,186)	Net Cash Flows Generated from Operating Activities	(69,254)	491,933
Profit for the period	341,484	627,203	34,695,536	28,674,414			
Profit attributable to:							
Owners of the parent	341,484	627,203	34,611,467	28,598,730	Cash Flows from Investing Activities		
Non-controlling interests	341,484	627,203	84,069 34,695,536	75,684 28,674,414	-	nto (0.44.000)	(5.005.440)
					Net proceeds from maturity and purchase of Financial Investme		(5,035,442)
Items that will be reclassified to income statement					Proceed from maturity of other Placements with Banks	350,986	2,653,347
Foreign currency translation reserve - Gain /					Purchase of Property, Plant and Equipments	(15,704)	99
(Loss) on translation of Foreign Operation	(86,437)	(325,519)	108,852	5,292,903	Dividends received from investment in subsidiaries and associa		
Net gains/(losses) on cash flow hedges	-	-	-	-		-	-
Net gains/(losses) on investments in Financial Assets measured at fair value through other					Proceeds from Sale of Property, Plant and Equipment	-	-
comprehensive income	(72,476)	212,575	-	-		(6 640)	(2 204 007)
Share of profits of associates and joint ventures	(12,110)	-	(11,907)	106,395	Net Cash Flows generated from Investing Activities	(6,618)	(2,381,997)
Debt instruments at fair value through other			(,)	,			
comprehensive income	-	-	-	-	Cash flow from Financing Activities		
Movement in share of surplus / deficit on					Capital Infusion from Lload Office		
revaluation of associated undertaking- net of tax	-	-	3,311,642	(3,987,294)	Capital Infusion from Head Office	-	-
Less: Tax expense relating to items that will be reclassified to income statement	21,743	(63,773)	_	-	Profit transferred to head office	-	(307,153)
Items that will not be reclassified to income	21,745	(03,773)	-	-	Increase/(Decrease) of borrowings	101,470	2,386,639
statement	-	-	-	-	Decrease of Securities Sold Under Repurchase Agreement	_	_
Change in fair value on investments in equity						404 470	0.070.400
instruments designated at fair value through other					Net cash generated from/(used in) financing Activities	101,470	2,079,486
comprehensive income	-	-	-	-			
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities					Net Increase in Cash and Cash Equivalents	25,599	189,423
designated at fair value through profit or loss	-	-	2,011,852	-	Cash and Cash Equivalents at the Beginning of the Perio		260,570
Re-measurement of post-employment benefit			_,,				
obligations	-	-	-	292,162	Cash and Cash Equivalents at the End of the Period	309,968	449,993
	-	-	-	523,677			
Changes in revaluation surplus			-	-	Reconciliation of cash and cash equivalents	200.069	449,993
Share of profits of associates and joint ventures	-	-				1UM MDA	
Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be	-	-	-	-		309,968	,
Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-	Cash and cash equivalents	309,968 309,968	449,993
Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be	- - (137,170)	- - (176,716)	- 5,420,439	- 1,180,489			,

Note: Amount stated are net of impairment, amortization and depreciation

GROUP CASH FLOW STATEMENT	Group P	akistan PKR '000
For the period ended 30 <sup>th</sup> June	2024	2023
Cash Flows From Operating Activities		
Profit before taxation	68,352,711	58,469,600
Less: Dividend income and share of profit of associates	(2,328,205)	(1,710,857)
	66,024,506	56,758,743
Adjsutments:	,	
Net mark-up / Interest Income	(83,602,011)	(74,217,393)
Depreciation on property and equipment	2,062,730	1,583,418
Depreciation on right of use assets	1,108,301	961,951
Depreciation on non-banking assets acquired in satisfaction of claims	9,338	11,939
Amortization	395,830	271,318
Credit loss allowance / provisions and write offs - net	560,104	2,230,515
Norker welfare fund	1,357,187	1,175,069
Gain on sale of non-banking assets acquired in satisfaction of claims - net	-	(776)
Gain on sale of property and equipment - net	(142,510)	(9,619)
Gain on conversion of Ijarah agreements	(5,841)	(8,809)
Charge for defined benefit plans - net	(206,767)	148,131
Jnrealized (gain) / loss on revaluation of investments - FVTPL	(22,424)	11,936
Finance charges on lease liability against right-of-use assets	899,117	715,656
Gain on termination of lease liability against right of use assets	(27,046)	(37,720)
	(11,589,486)	(10,405,641)
Decrease / (Increase) in operating assets		
_ending to financial institutions	883.925	(20,213,226)
Securities classified as FVTPL	5,358,604	(116,802)
Advances	(53,288,761)	152,227,248
Others assets (excluding advance taxation)	61,100,212	(19,711,938)
	14,053,980	112,185,282
ncrease / (decrease) in operating liabilities	,,	, , .
Bills payable	(10,900,376)	(24,754,331
Borrowings from financial institutions	62,392,048	(96,072,164
Denosits	235 284 882	322 404 216

STATEMENT OF CHANGES IN EQUITY					Sri Lank	a operation:	s LKR '000
	Assigned Capital	Reserve Fund	Revaluation Reserve	FVTOCI Reserve	Retained Earnings	Exchange Equilization Reserves	Total
Balance as at 01 <sup>st</sup> January 2024	3,969,508	329,997	141,799	67,349	3,270,111	1,033,783	8,812,54
Change in the foreign exchange reserve		•			-	-	-
Total comprehensive income for the year							
Profit for the year	-	-		(50.722)	341,484	(0( 427)	341,48
Other comprehensive income (net of tax) Total comprehensive income for the year	<u> </u>			(50,733) (50,733)	341,484	(86,437) (86,437)	<u>(137,17</u> 204,31
	· · · ·			(00),00)	011,101	(00,101)	=01,01
Gain on revaluation of property, plant & equipment		-		-		-	
Fransfers to reserves during the period Share issue/increase of assigned capital		17,074		-	(17,074)	-	
Profit transferred to head office	-	-	-	-	-	-	
Others					-	-	-
Total transaction with equity holders		17,074	-		(17,074)	-	
Balance as at 30 <sup>th</sup> June 2024	3,969,508	347,071	141,799	16,615	3,594,521	947,346	9,016,86
SELECTED PERFORMANCE INDICATORS			Sri	Lanka Opera	ition	Gro	up
			As of 30.06.2024	As o 31.12.2 Audit	2023 30.0	As of 96.2024 3	As of 1.12.2023 Audited
Regulatory Capital Adequacy (LKR in Million)							
Common Equity Tier 1			8,015	8,18	30		
Core Tier 1 Capital			8,015	8,18	30 20	2,809	191,313
Fotal Capital Base			8,133	8,31	3 24	7,578	229,255
Regulatory Capital Ratio (%)			,	,			

Deposits Others liabilities (excluding current taxation)	235,284,882 (1,710,374) 285,066,180	322,404,216 <u>14,405,049</u> 215,982,770
Mark-up / Interest Received Mark-up / Interest Paid Defined benefits paid Income tax paid <b>Net cash flow from operating activities</b>	201,363,763 (121,203,932) (154,929) (45,040,540) 322,495,036	143,310,835 (111,222,832) (132,813) (25,627,333) 324,090,268
Cash flow from Investing activities Net investment in securities classified as FVOCI Net investment in securities classified as amortized cost Dividends received Net investment in associates Investments in property and equipment Investments in intangible assets Disposal of property and equipment Proceeds from sale of non-banking assets acquired insatisfaction of claims Investment in subsidiary Effect of translation of net investment in foreign branches and subsidiaries Net cash flow used in Investing activities	(230,382,506) 8,167,099 1,468,720 (350,823) (5,490,342) (1,282,140) 196,067 - - - - - - - - - - - - - - - - - - -	(186,284,955) (8,950,874) 1,483,392 (162,602) (3,183,043) (250,355) 1,741,500 (649,925) 5,292,903 (190,876,959)
Cash flow from financing activities Payment of lease liability against right-of-use-assets Dividend paid Net cashflow used in financing activities	(1,667,502) (21,218,019) (22,885,521)	(1,451,151) (14,091,437) (15,542,588)
Effects of credit loss allowance changes on cash and cash equivalents Effects of exchange rate changes on cash and cash equivalents Increase in cash and cash equivalents Cash and Cash equivalents at beginning of the period Cash and Cash equivalents at end of the period	(675) (522,175) 71,521,599 226,735,098 298,256,697	11,422,007 129,092,728 124,208,540 253,301,268

STATEMENT OF CHANGES IN EQUITY					Gr	oup Pakistaı	n PKR '000
	Share Capital	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Minority Interest	Total
Balance as at 01 <sup>st</sup> January 2024	11,850,600	48,307,215	25,740,282	52,822,594	102,689,217	341,194	241,751,102
Impact of adoption of IFRS 9	-	-	(5,116,113)	-	(90,204)	-	(5,206,317)
Profit afer taxation for the year ended June 30, 2024	-	-	-	-	34,611,467	84,069	34,695,536
Other comprehensive income (net of tax)	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary Movement in Surplus / (deficit) on revaluation	-	-	-	96,952	-	(7)	96,945
of investments in equity instruments through FVOCI - net of tax Movement in Surplus on associated	-	-	2,011,852	-	-	-	2,011,852
undertaking - net of tax Movement in Surplus / (deficit) on revaluation	-	-	183,545	-	-	-	183,545
of debt investments through FVOCI - net of tax	-	-	3,128,097	-	-	-	3,128,097
Total comprehensive income for the year	-		5,323,494	96,952	-	(7)	5,420,439
Transfer to statutory reserve		3,628,234	-	-	(3,628,234)	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	(73,945)		73,945		-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax Surplus realized on disposal of revalued fixed	-		(181,502)	-	181,502		-
assets - net of tax Final cash dividend	:	:	(13,222)	-	13,222 (10.665.540)	-	- (10.665.540)
Interim cash dividend					(10,665,540)		(10,665,540)
Total transactions with equity holders	-	3,628,234	(268,669)	-	(24,690,645)		(21,331,080)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	(46,827)	(46,827)
Balance as at 30 <sup>th</sup> June 2024	11,850,600	51,935,449	25,678,994	52,919,546	112,519,835	378,429	255,282,853

We, the undersigned, being the Country General Manager and Department Head - Financial Control of MCB Bank Limited jointly certify that,

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka,

(b) the information contained in these statements have been extracted from the unaudited financial statements

(o) the information contained in these stat of the bank unless stated as Audited. (sgd) Thushara Perera Department Head - Financial Control 29<sup>th</sup> August 2024

(sgd) Tahir Riaz Country General Manager 29th August 2024

Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	56.12	53.79		
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	56.12	53.79	16.46	16.50
Total Capital Ratio (Minimum Requirement - 12.50%)	56.94	54.66	20.09	19.77

#### Assets Quality - Loans Portfolio

Impaired Loans (Stage 3) Ratio (%)	2.52	3.62	
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	73.38	62.36	
Profitability			
Interest Margin %	6.74	10.73	
Return on Assets %	2.49	3.79	
Return on Equity %	7.68	11.09	
Leverage Ratio (Minimum Requirement - 3%)	27.89	24.33	
Net Stable Funding Ratio (Minimum Requirement - 100%)	225.41	233.70	
Regulatory Liquidity			
Statutory Liquid Assets Rs mn - DBU	14,270	15,309	
Statutory Liquid Assets Rs mn - OBU	1,105	1,103	
Statutory Liquid Assets Ratio % - Minimum requirement 20%			
Domestic Banking Unit	93.60	103.31	
Off Shore Banking Unit	71.56	65.40	
Total Stock of High-Quality Liquid Assets (LKR in Million)	11,704	11,811	
Liquidity Coverage Ratio (%) - Rupee(Minimum Requirement - 100%)	551	410	
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 100%)	710	732	

#### **EXPLANATORY NOTES**

1. There were no changes to the Accounting Policies and methods of computation since the publication of the Annual Financial statements for the year ended December 31, 2023.

2. Consolidated condensed Interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for Interim financial reporting. The accounting and reporting standards as applicable in Pakistan for Interim financial reporting comprise of:

- International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standard Board (IASB) as notified under the Companies Act, 2017;
- Islamic Financial Accounting Standard (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Act, 2017;
- Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP)

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IFAS 34 or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives, shall prevail.

#### Credit Ratings

#### Group by PACRA

Short Term - A1+ Long Term - AAA Exchange rate: Pak Rs. 1 = LKR 1.099 (30th June 2024)

# MCB Bank Limited

Aedia

### Fort - Pettah - Maradana - Wellawatta - Kandy

MCB Bank Limited is a Licensed Commercial Bank operating under the supervision of The Central Bank of Sri Lanka