

**MCB BANK LIMITED - SRI LANKA BRANCH****ANALYSIS OF DEPOSITS****As at****2024-09-30****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)	2,023,288,481	2,469,926,829
Savings deposits	2,944,250,206	3,594,233,142
Fixed deposits	6,943,499,732	6,399,504,851
Margin deposits and VOSTRO	48,649,864	68,867,122
	<b>11,959,688,283</b>	<b>12,532,531,944</b>

**By product - Foreign currency**

Demand deposits (current accounts)	246,788,889	703,425,550
Savings deposits	734,235,706	1,474,391,033
Fixed deposits	1,673,164,664	1,882,665,944
Margin deposits and VOSTRO	90,571,332	120,297,617
	<b>2,744,760,592</b>	<b>4,180,780,143</b>

Total Deposits from customers

**14,704,448,874****16,713,312,088**

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

<b>As at</b>	<b>2024-09-30</b>	<b>2023-12-31</b>
<i>All amounts in Sri Lankan Rupees</i>		
<b>Loans and advances to customers</b>		
Gross loans and advances	12,040,914,971	11,118,290,056
Less: Accumulated impairment	1,431,311,220	1,556,302,426
<b>Total loans and advances</b>	<b>10,609,603,751</b>	<b>9,561,987,630</b>
<b>Concentration by Product - Domestic Currency</b>		
Overdrafts	3,120,963,497	2,794,078,935
Trade finance	1,010,600,311	832,406,708
Lease rentals receivable	166,995	1,594,570
Credit cards	-	-
Pawning	-	-
Staff loans	117,121,671	122,464,023
Term loans	116,893,255	118,832,588
Short-term	5,793,659,601	4,599,058,295
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	<b>10,159,405,330</b>	<b>8,468,435,119</b>
<b>Concentration by Product - Foreign Currency</b>		
Overdrafts	315,628,246	346,000,851
Trade finance	213,351,931	700,226,331
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	-	-
Short-term	1,352,529,463	1,603,627,755
	<b>1,881,509,640</b>	<b>2,649,854,937</b>
	<b>12,040,914,971</b>	<b>11,118,290,056</b>
<b>Commitments</b>		
Commitment for unutilised credit facilities	2,808,805,400	4,265,366,500
Lease commitments	-	-
Other commitments on forwards and swaps	-	-
	<b>2,808,805,400</b>	<b>4,265,366,500</b>
<b>Contingencies</b>		
Acceptance	272,939,780	21,563,816
Documentary credits	728,895,831	69,028,524
Guarantees	122,070,107	128,780,984
Bills sent for collection	3,789,883,672	3,949,814,737
	<b>4,913,789,390</b>	<b>4,169,188,061</b>
	<b>7,722,594,790</b>	<b>8,434,554,561</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 01<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	12,634,645	(208,015,449)	70,344,599	(125,036,206)
write-off/(Recoveries ) during the year	-	-	45,000	45,000
Exchange movement	-	-	-	-
<b>As at 30th June 2024</b>	<b>393,670,612</b>	<b>333,225,051</b>	<b>698,347,392</b>	<b>1,431,311,220</b>
<b>Commitment and contingencies</b>				
<b>As at 01st January 2024</b>	37,972,783	5,369,722	-	43,342,504
Charge/(Write back) to statement of Profit / loss	(1,431,035)	(2,879,595)	-	(4,310,630)
write-off/(Recoveries ) during the year	-	-	-	-
Exchange movement	-	-	-	-
<b>As at 30th June 2024</b>	<b>36,541,748</b>	<b>2,490,127</b>	<b>-</b>	<b>39,031,874</b>
<b>Total</b>				
<b>As at 01st January 2024</b>	419,008,750	552,633,387	628,002,793	1,599,644,930
Charge/(Write back) to statement of Profit / loss	11,203,610	(210,895,045)	70,344,599	(129,346,836)
write-off/(Recoveries ) during the year	-	-	45,000	45,000
Exchange movement	-	-	-	-
<b>As at 30th June 2024</b>	<b>430,212,360</b>	<b>341,738,342</b>	<b>698,392,392</b>	<b>1,470,343,094</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 30th June 2024**

<b>ASSETS</b>	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
Cash and Cash Equivalents	-	-	471,117,089	471,117,089
Balances with Central Banks	-	-	380,269,724	380,269,724
Placement with Banks	-	-	3,099,688,587	3,099,688,587
Derivative Financial Instruments	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	-	-	10,609,603,751	10,609,603,751
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	10,958,589,095	-	10,958,589,095
<b>Total Financial Assets</b>	<b>-</b>	<b>10,958,589,095</b>	<b>14,560,679,151</b>	<b>25,519,268,246</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to Banks	-	1,358,324,532	1,358,324,532
Derivative Financial Instruments	-	-	-
Deposits from customers	-	14,704,448,874	14,704,448,874
Other Borrowings	-	104,538,319	104,538,319
<b>Total Financial Liabilities</b>	<b>-</b>	<b>16,167,311,725</b>	<b>16,167,311,725</b>

**As at 31st December 2023**

	<b>FVTPL</b>	<b>FVOCI</b>	<b>Amortised cost</b>	<b>Total</b>
<b>ASSETS</b>				
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
<b>Total Financial Assets</b>	<b>-</b>	<b>12,933,559,995</b>	<b>15,068,388,492</b>	<b>28,001,948,487</b>

	<b>FVTPL</b>	<b>Amortised cost</b>	<b>Total</b>
<b>LIABILITIES</b>			
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	-	-	-
<b>Total Financial Liabilities</b>	<b>-</b>	<b>18,614,815,385</b>	<b>18,614,815,385</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.