

MCB BANK LIMITED

INCOME STATEMENT

Sri Lanka Operations  
LKR (Mn)

Group Pakistan  
PKR (Mn)

| For the period ended 30th June                                                                 | 2026  | 2025  | 2026     | 2025     |
|------------------------------------------------------------------------------------------------|-------|-------|----------|----------|
| Interest income                                                                                | 1,132 | 1,018 | 163,020  | 160,221  |
| Interest expenses                                                                              | (504) | (443) | (80,664) | (81,265) |
| Net interest income                                                                            | 628   | 575   | 82,356   | 78,956   |
| Fee and commission income                                                                      | 107   | 72    | 14,848   | 12,309   |
| Fee and commission expenses                                                                    | (19)  | (15)  | -        | -        |
| Net fee and commission income                                                                  | 88    | 58    | 14,848   | 12,309   |
| Other operating income (net)                                                                   | 184   | 82    | 6,646    | 7,749    |
| Total operating income                                                                         | 900   | 715   | 104,336  | 98,891   |
| Impairment (Charges)/ Reversal                                                                 | (13)  | 71    | (348)    | 4,155    |
| Net operating income                                                                           | 887   | 785   | 103,988  | 103,046  |
| Personnel expenses                                                                             | (226) | (232) | (17,918) | (15,010) |
| Depreciation and amortization expenses                                                         | (62)  | (41)  | (3,844)  | (3,498)  |
| Other expenses                                                                                 | (245) | (226) | (24,415) | (23,190) |
| Operating profit before VAT on financial Services                                              | 353   | 286   | 57,811   | 61,349   |
| Value Added Tax on Financial Services (VAT on FS) and Social Security Contribution Levy (SSCL) | (100) | (91)  | -        | -        |
| Operating profit after VAT on FS & SSCL                                                        | 253   | 195   | 57,811   | 61,349   |
| Share of profits of associates and joint ventures                                              | -     | -     | 1,022    | 1,199    |
| Profit before tax                                                                              | 253   | 195   | 58,833   | 62,548   |
| Income tax expense                                                                             | (76)  | (68)  | (30,738) | (33,158) |
| Profit for the period                                                                          | 177   | 127   | 28,095   | 29,390   |
| Profit attributable to:                                                                        |       |       |          |          |
| Equity holders of the parent                                                                   | 177   | 127   | 27,978   | 29,234   |
| Non-controlling interests                                                                      | -     | -     | 117      | 156      |
|                                                                                                | 177   | 127   | 28,095   | 29,390   |
| Earnings per share on profit                                                                   |       |       |          |          |
| Basic earnings per ordinary share                                                              | -     | -     | 11.07    | 12.36    |
| Diluted earnings per ordinary share                                                            | -     | -     | 11.07    | 12.36    |

MCB BANK LIMITED

STATEMENT OF  
COMPREHENSIVE INCOME

Sri Lanka Operations  
LKR (Mn)

Group Pakistan  
PKR (Mn)

|                                                                                                                                                    |     |     |         |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|---------|--------|
| Profit for the period                                                                                                                              | 177 | 127 | 28,095  | 29,390 |
| Items that will be reclassified to income statement                                                                                                |     |     |         |        |
| Exchange differences on translation of foreign operations                                                                                          | 122 | 28  | (914)   | 306    |
| Net gains/(losses) on cash flow hedges                                                                                                             | -   | -   | -       | -      |
| Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income                                    | (9) | (9) | -       | -      |
| Share of profits of associates and joint ventures                                                                                                  | -   | -   | (7)     | (2)    |
| Debt instruments at fair value through other comprehensive income                                                                                  | -   | -   | (8,195) | 9,715  |
| Movement in share of surplus / deficit on revaluation of associated undertaking- net of tax                                                        | -   | -   | 28      | 93     |
| Less: Tax expense relating to items that will be reclassified to income statement                                                                  | 3   | 3   |         |        |
| 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                              | -   | -   | 354     | 231    |
| 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 | -   | -   |         |        |
| Re-measurement of post-employment benefit obligations                                                                                              | -   | -   | -       | -      |
| Changes in revaluation surplus                                                                                                                     | -   | -   | -       | -      |
| 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                                                                                            | 115 | 21  | (8,733) | 10,342 |
|                                                                                                                                                    |     |     |         |        |
| Total comprehensive income for the period                                                                                                          | 293 | 148 | 19,362  | 39,732 |

# MCB BANK LIMITED

## STATEMENT OF FINANCIAL POSITION

As at

Sri Lanka Operations LKR (Mn)

Group Pakistan PKR (Mn)

|                                                | 2026-06-30<br>Un Audited | 2025-12-31<br>Audited | 2026-06-30<br>Un Audited | 2025-12-31<br>Audited |
|------------------------------------------------|--------------------------|-----------------------|--------------------------|-----------------------|
| <b>Assets</b>                                  |                          |                       |                          |                       |
| Cash and cash equivalents                      | 338                      | 278                   | 223,975                  | 211,224               |
| Balances with central banks                    | 631                      | 179                   | -                        | -                     |
| Placements with banks / Financial Institutions | 3,245                    | 1,747                 | 166,427                  | 140,868               |
| Derivative financial instruments               | 1.38                     | 0.17                  | 0                        | 16                    |
| <b>Financial assets at amortised cost</b>      |                          |                       |                          |                       |
| Loans and Advances to customers                | 15,462                   | 15,578                | 891,394                  | 821,712               |
| Debt and other financial instrument            | 952                      | 403                   | 33,490                   | 35,638                |
| Financial Assets measured at FVTOCI            | 6,916                    | 11,018                | 2,185,861                | 2,037,335             |
| Property, plant and equipment                  | 472                      | 504                   | 116,471                  | 114,126               |
| Goodwill and Intangible assets                 | 59                       | 76                    | 3,369                    | 3,453                 |
| Deferred tax assets                            | 98                       | 95                    | -                        | -                     |
| Other assets                                   | 169                      | 95                    | 178,629                  | 188,297               |
| <b>Total assets</b>                            | <b>28,344</b>            | <b>29,974</b>         | <b>3,829,906</b>         | <b>3,578,742</b>      |
| <b>Liabilities</b>                             |                          |                       |                          |                       |
| Due to banks                                   | 129                      | 2,234                 | 351,199                  | 460,012               |
| <b>Financial liabilities at amortised cost</b> |                          |                       |                          |                       |
| due to depositors                              | 18,107                   | 18,058                | 2,935,942                | 2,529,503             |
| due to other borrowers                         | -                        | 104                   | 25,057                   | 16,157                |
| Debt securities issued                         | -                        | -                     | -                        | -                     |
| Retirement benefit obligations                 | 87                       | 80                    | -                        | -                     |
| Current tax liabilities                        | 69                       | 55                    | -                        | -                     |
| Deferred tax liabilities                       | -                        | -                     | 39,571                   | 49,341                |
| Other provisions                               | 37                       | 41                    | -                        | -                     |
| Other liabilities                              | 920                      | 700                   | 142,968                  | 186,550               |
| <b>Total liabilities</b>                       | <b>19,349</b>            | <b>21,273</b>         | <b>3,494,736</b>         | <b>3,241,563</b>      |
| <b>Equity</b>                                  |                          |                       |                          |                       |
| Assigned capital                               | 3,970                    | 3,970                 | 11,851                   | 11,851                |
| Statutory reserve fund                         | 372                      | 364                   | 115,586                  | 113,681               |
| Retained earnings                              | 3,392                    | 3,224                 | 65,829                   | 74,810                |
| Other reserves                                 | 1,260                    | 1,145                 | 141,059                  | 136,069               |
| <b>Total shareholders' equity</b>              | <b>8,994</b>             | <b>8,702</b>          | <b>334,324</b>           | <b>336,410</b>        |
| Non-controlling interests                      | -                        | -                     | 845                      | 768                   |
| <b>Total equity</b>                            | <b>8,994</b>             | <b>8,702</b>          | <b>335,170</b>           | <b>337,179</b>        |
| <b>Total equity and liabilities</b>            | <b>28,344</b>            | <b>29,974</b>         | <b>3,829,906</b>         | <b>3,578,742</b>      |
| <b>Contingent liabilities and commitments</b>  | <b>19,831</b>            | <b>15,535</b>         | <b>1,319,368</b>         | <b>950,107</b>        |
| Number of Employees                            | 117                      | 114                   | 19,884                   | 18,696                |
| Number of Branches                             | 5                        | 5                     | 1,422                    | 1,410                 |

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

## MCB BANK LIMITED

### STATEMENT OF CHANGES IN EQUITY

*Sri Lanka Operations LKR (Mn)*

|                                                    | Assigned<br>capital | Reserve<br>fund | Revaluation<br>Reserve | FVTOCI<br>Reserve | Retained<br>earnings | Exchange<br>Equilization<br>reserves | Total        |
|----------------------------------------------------|---------------------|-----------------|------------------------|-------------------|----------------------|--------------------------------------|--------------|
| <b>Balance as at 01<sup>st</sup> January 2026</b>  | <b>3,970</b>        | <b>364</b>      | <b>193</b>             | <b>3</b>          | <b>3,224</b>         | <b>949</b>                           | <b>8,702</b> |
| Change in the foreign exchange reserve             |                     |                 |                        |                   | -                    | -                                    | -            |
|                                                    |                     |                 |                        |                   |                      | -                                    | -            |
| <b>Total comprehensive income for the year</b>     |                     |                 |                        |                   |                      |                                      |              |
| Profit for the year                                | -                   | -               | -                      | -                 | 177                  | -                                    | 177          |
| Other comprehensive income (net of tax)            | -                   | -               | -                      | (7)               | -                    | 122                                  | 115          |
| Deferred Tax effect on other comprehensive income  |                     |                 | -                      |                   | -                    |                                      | -            |
| <b>Total comprehensive income for the year</b>     | <b>-</b>            | <b>-</b>        | <b>-</b>               | <b>(7)</b>        | <b>177</b>           | <b>122</b>                           | <b>293</b>   |
| Gain on revaluation of property, plant & equipment | -                   | -               | -                      | -                 | -                    | -                                    | -            |
| Transfers to reserves during the period            | -                   | 9               | -                      | -                 | (9)                  | -                                    | -            |
| Share issue/increase of assigned capital           | -                   | -               | -                      | -                 | -                    | -                                    | -            |
| Profit transferred to head office                  | -                   | -               | -                      | -                 | -                    | -                                    | -            |
| Others                                             | -                   | -               | -                      | -                 | -                    | -                                    | -            |
| <b>Total transactions with equity holders</b>      | <b>-</b>            | <b>9</b>        | <b>-</b>               | <b>-</b>          | <b>(9)</b>           | <b>-</b>                             | <b>-</b>     |
| <b>Balance as at 30th June 2026</b>                | <b>3,970</b>        | <b>372</b>      | <b>193</b>             | <b>(4)</b>        | <b>3,392</b>         | <b>1,071</b>                         | <b>8,994</b> |

**MCB BANK LIMITED**  
**CASH FLOW STATEMENT**

Sri Lanka Operations LKR (Mn)

**For the period ended 30th June**

**2026**

**2025**

**Cash Flows From Operating Activities**

|                                                                            |            |            |
|----------------------------------------------------------------------------|------------|------------|
| Interest and commission receipts                                           | 1,239      | 1,090      |
| Interest payments                                                          | (504)      | (443)      |
| Payments to employees                                                      | (226)      | (232)      |
| VAT on financial services and SSCL                                         | (100)      | (91)       |
| Receipts/(outgoings) from other operating activities                       | 184        | 82         |
| Cash payments to suppliers                                                 | (264)      | (241)      |
| <b>Operating profit before changes in Operating Assets and Liabilities</b> | <b>328</b> | <b>165</b> |

**Increase in Operating Assets**

|                                                       |       |         |
|-------------------------------------------------------|-------|---------|
| Balances with Central Bank of Sri Lanka               | (452) | 196     |
| Financial assets at amortised cost - loans & advances | 103   | (1,699) |
| Other Assets                                          | (75)  | (118)   |

**Increase/(Decrease) in Operating Liabilities**

|                                                             |     |       |
|-------------------------------------------------------------|-----|-------|
| Financial liabilities at amortised cost - due to depositors | 50  | 1,374 |
| Other Liabilities                                           | 342 | 202   |

**Net Cash Generated from Operations**

|            |            |
|------------|------------|
| <b>296</b> | <b>119</b> |
|------------|------------|

Income Tax Paid

|      |      |
|------|------|
| (65) | (91) |
|------|------|

**Net Cash Flows Generated from Operating Activities**

|            |           |
|------------|-----------|
| <b>231</b> | <b>28</b> |
|------------|-----------|

**Cash Flows from Investing Activities**

|                                                                   |              |                |
|-------------------------------------------------------------------|--------------|----------------|
| Net proceeds from maturity and purchase of Financial Investments  | 3,547        | (1,025)        |
| Proceed from maturity of other Placements with Banks              | (1,497)      | (161)          |
| Purchase of Property, Plant and Equipments                        | (13)         | (5)            |
| Dividends received from investment in subsidiaries and associates | -            | -              |
| Proceeds from Sale of Property, Plant and Equipment               | 3            | -              |
| <b>Net Cash Flows generated from Investing Activities</b>         | <b>2,039</b> | <b>(1,190)</b> |

**Cash flow from Financing Activities**

|                                                               |                |              |
|---------------------------------------------------------------|----------------|--------------|
| Capital Infusion from Head Office                             | -              | -            |
| Profit transferred to Head Office                             | -              | -            |
| Increase/(Decrease) of borrowings                             | (2,209)        | 1,153        |
| Decrease of Securities Sold Under Repurchase Agreement        | -              | -            |
| <b>Net cash generated from/(used in) financing Activities</b> | <b>(2,209)</b> | <b>1,153</b> |

**Net Increase in Cash and Cash Equivalents**

|           |            |
|-----------|------------|
| <b>60</b> | <b>(9)</b> |
|-----------|------------|

**Cash and Cash Equivalents at the Beginning of the year**

|            |            |
|------------|------------|
| <b>278</b> | <b>380</b> |
|------------|------------|

**Cash and Cash Equivalents at the End of the year**

|            |            |
|------------|------------|
| <b>338</b> | <b>371</b> |
|------------|------------|

Reconciliation of cash and cash equivalents

|     |     |
|-----|-----|
| 338 | 371 |
|-----|-----|

**Cash and cash equivalents**

|            |            |
|------------|------------|
| <b>338</b> | <b>371</b> |
|------------|------------|

*Figures in brackets indicate deductions.*

## STATEMENT OF CHANGES IN EQUITY

Group Pakistan PKR 000'

|                                                                                                                                             | Share capital     | Statutory Reserve | Revaluation Reserves | Other Reserve     | Retained earnings   | Minority Interest | Total               |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|----------------------|-------------------|---------------------|-------------------|---------------------|
| <b>Balance as at 01<sup>st</sup> January 2026</b>                                                                                           | 11,850,600        | 60,791,811        | 74,810,215           | 52,889,207        | 136,068,597         | 768,231           | 337,178,661         |
| Profit after taxation for the period ended June 30, 2026                                                                                    | -                 | -                 | -                    | -                 | 27,978,160          | 117,328           | 28,095,488          |
| Other comprehensive income (net of tax)                                                                                                     |                   |                   |                      |                   |                     |                   |                     |
| Effect of translation of net investment in foreign branches and subsidiary                                                                  | -                 | -                 | -                    | (920,916)         | -                   | (7)               | (920,923)           |
| Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax                                             | -                 | -                 | 354,423              | -                 | -                   | -                 | 354,423             |
| Movement in surplus on associated undertaking-net of tax                                                                                    | -                 | -                 | 28,114               | -                 | -                   | -                 | 28,114              |
| Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax                                               | -                 | -                 | (8,194,854)          | -                 | -                   | -                 | (8,194,854)         |
| <b>Total comprehensive income for the year</b>                                                                                              | -                 | -                 | <b>(7,812,317)</b>   | <b>(920,916)</b>  | -                   | <b>(7)</b>        | <b>(8,733,240)</b>  |
| Transfer to statutory reserve                                                                                                               | -                 | 2,826,207         | -                    | -                 | (2,826,207)         | -                 | -                   |
| Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax | -                 | -                 | (79,623)             | -                 | 79,623              | -                 | -                   |
| Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax                                                | -                 | -                 | (1,089,740)          | -                 | 1,089,740           | -                 | -                   |
| Final cash dividend                                                                                                                         | -                 | -                 | -                    | -                 | (10,665,540)        | -                 | (10,665,540)        |
| Interim cash dividend                                                                                                                       | -                 | -                 | -                    | -                 | (10,665,540)        | -                 | (10,665,540)        |
| <b>Transactions with owners, recorded directly in equity</b>                                                                                | -                 | <b>2,826,207</b>  | <b>(1,169,363)</b>   | -                 | <b>(22,987,924)</b> | -                 | <b>(21,331,080)</b> |
| Share of dividend attributable to Non-controlling interest                                                                                  | -                 | -                 | -                    | -                 | -                   | (40,136)          | (40,136)            |
| <b>Balance as at June 30, 2026</b>                                                                                                          | <b>11,850,600</b> | <b>63,618,018</b> | <b>65,828,535</b>    | <b>51,968,291</b> | <b>141,058,833</b>  | <b>845,416</b>    | <b>335,169,693</b>  |

## GROUP CASH FLOW STATEMENT

For The Half Year Ended June 30, 2026

### Cash Flows From Operating Activities

|                                                         |                   |                   |
|---------------------------------------------------------|-------------------|-------------------|
| Profit before taxation                                  | 58,833,345        | 62,548,250        |
| Less: Dividend income and share of profit of associates | (2,768,758)       | (3,484,450)       |
|                                                         | <b>56,064,587</b> | <b>59,063,800</b> |

### Adjsutments:

|                                                                            |                     |                     |
|----------------------------------------------------------------------------|---------------------|---------------------|
| Net mark-up / Interest Income                                              | (82,356,176)        | (78,955,967)        |
| Depreciation on property and equipment                                     | 2,955,877           | 2,540,208           |
| Depreciation on right of use assets                                        | 1,452,064           | 1,278,988           |
| Depreciation on non-banking assets acquired in satisfaction of claims      | 6,283               | 8,221               |
| Amortization                                                               | 358,573             | 342,597             |
| Credit loss allowance / provisions and write offs - net                    | 348,034             | (4,154,787)         |
| Worker welfare fund                                                        | 1,161,838           | 1,242,453           |
| Gain on conversion of Ijarah agreements                                    | (1,641)             | (4,395)             |
| Gain on sale of property and equipment - net                               | (172,599)           | (170,681)           |
| Reversal for defined benefit plans - net                                   | (626,246)           | (509,119)           |
| Unrealized (gain) / loss on revaluation of investments classified as FVTPL | 186,201             | (103,999)           |
| Finance charges on lease liability against right-of-use assets             | 1,244,511           | 1,106,557           |
| Gain on termination of lease liability against right of use assets         | (33,479)            | (31,486)            |
|                                                                            | <b>(19,412,173)</b> | <b>(18,347,610)</b> |

### Decrease / (increase) in operating assets

|                                            |                      |                    |
|--------------------------------------------|----------------------|--------------------|
| Lending to financial institutions          | (41,832,001)         | (66,234,074)       |
| Securities classified as FVTPL             | 2,067,812            | 1,338,641          |
| Advances                                   | (70,612,744)         | 397,675,842        |
| Others assets (excluding advance taxation) | 360,102              | (17,536,942)       |
|                                            | <b>(110,016,831)</b> | <b>315,243,467</b> |

### Increase / (decrease) in operating liabilities

|                                                 |                    |                    |
|-------------------------------------------------|--------------------|--------------------|
| Bills payable                                   | (8,673,084)        | (32,947,684)       |
| Borrowings                                      | (96,961,160)       | 359,967,010        |
| Deposits                                        | 406,438,638        | 360,016,203        |
| Others liabilities (excluding current taxation) | (18,031,153)       | 5,743,844          |
|                                                 | <b>282,773,241</b> | <b>692,779,373</b> |

|                                                |                    |                    |
|------------------------------------------------|--------------------|--------------------|
| Mark-up / Interest Received                    | 160,849,135        | 152,897,136        |
| Mark-up / Interest Paid                        | (80,230,071)       | (116,783,422)      |
| Defined benefits paid                          | (130,232)          | (136,884)          |
| Income tax paid                                | (37,921,003)       | (39,840,871)       |
| <b>Net cash flow from operating activities</b> | <b>195,912,066</b> | <b>985,811,189</b> |

### Cash flow from investing activities

|                                                                              |                      |                      |
|------------------------------------------------------------------------------|----------------------|----------------------|
| Net (investment) / divestment in securities classified as FVOCI              | (169,442,481)        | (886,068,121)        |
| Net investment in securities classified as amortized cost                    | 2,148,791            | (3,317,363)          |
| Dividends received                                                           | 1,891,466            | 2,400,063            |
| Net investment in associates                                                 | (1,332,124)          | (730,838)            |
| Investments in property and equipment                                        | (5,418,458)          | (8,383,361)          |
| Investments in intangible assets                                             | (279,648)            | (665,694)            |
| Proceeds from sale of property and equipment                                 | 221,593              | 311,086              |
| Proceeds from sale of non-banking assets acquired in satisfaction of claims  | -                    | 151,000              |
| Effect of translation of net investment in foreign branches and subsidiaries | (920,916)            | 303,450              |
| <b>Net cash flow used in investing activities</b>                            | <b>(173,131,777)</b> | <b>(895,999,778)</b> |

### Cash flow from financing activities

|                                                        |                     |                     |
|--------------------------------------------------------|---------------------|---------------------|
| Payment of lease liability against right-of-use-assets | (2,276,923)         | (1,864,819)         |
| Dividend paid                                          | (21,217,481)        | (21,188,394)        |
| <b>Net cashflow used in financing activities</b>       | <b>(23,494,404)</b> | <b>(23,053,213)</b> |

|                                                                       |                    |                    |
|-----------------------------------------------------------------------|--------------------|--------------------|
| Effects of credit loss allowance changes on cash and cash equivalents | 144,366            | (174,087)          |
| <b>(Decrease) / Increase in cash and cash equivalents</b>             | <b>(569,749)</b>   | <b>66,584,111</b>  |
| Cash and Cash equivalents at beginning of the period                  | 251,603,519        | 210,414,218        |
| Effects of exchange rate changes on cash and cash equivalents         | (918,316)          | 1,456,047          |
| Opening expected credit loss allowance on cash and cash equivalents   | (622,553)          | (582,389)          |
|                                                                       | <b>250,062,650</b> | <b>211,287,876</b> |
| <b>Cash and Cash equivalents at end of the period</b>                 | <b>249,492,901</b> | <b>277,871,987</b> |

# MCB BANK LTD

## SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA AS AT 2026-06-30

| Item                                                              | Current Period<br>2026-06-30 | Previous Period<br>2025-12-31 |
|-------------------------------------------------------------------|------------------------------|-------------------------------|
| <b>Regulatory Capital Adequacy (LKR in Million)</b>               |                              |                               |
| Common Equity Tier 1                                              | 6,930                        | 7,998                         |
| Tier 1 Capital                                                    | 6,930                        | 7,998                         |
| Total Regulatory Capital                                          | 7,137                        | 8,188                         |
| <b>Regulatory Capital Ratios (%)</b>                              |                              |                               |
| Common Equity Tier 1 Capital (%) (Minimum Requirement: 7%)        | 36.66                        | 44.26                         |
| Tier 1 Capital Ratio (%) (Minimum Requirement: 8.50%)             | 36.66                        | 44.26                         |
| Total Capital Ratio (%) (Minimum Requirement: 12.50%)             | 37.75                        | 45.31                         |
| Basel III Leverage Ratio (Minimum Requirement : 3%)               | 23                           | 24                            |
| <b>Regulatory Liquidity Requirement</b>                           |                              |                               |
| Liquidity Coverage Ratio (%) - (Minimum Requirement : 100%)       |                              |                               |
| -Rupee (%)                                                        | 275                          | 522                           |
| -All Currency (%)                                                 | 227                          | 511                           |
| Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)       | 159                          | 187                           |
| <b>Assets Quality</b>                                             |                              |                               |
| Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Gross Basis* | 5.64                         | 3.94                          |
| Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Net Basis*   | 2.78                         | 1.20                          |
| Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*                 | 53.08                        | 71.11                         |
| <b>Income and Profitability</b>                                   |                              |                               |
| Net Interest Margin (%)                                           | 4.37                         | 4.16                          |
| Return on Assets (before Tax) (%)                                 | 1.23                         | 1.04                          |
| Return on Equity (%)                                              | 4.01                         | 3.32                          |
| Cost to Income Ratio (%)                                          | 60.18                        | 66.33                         |
| <b>Memorandum Information</b>                                     |                              |                               |
| Credit Rating (Fitch Ratings)                                     | AA (lka)                     | AA (lka)                      |
| Number of Employees                                               | 117                          | 114                           |
| Number of Branches                                                | 5                            | 5                             |

\* Including Undrawn Portion of Credit

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

**As at**

**2026-06-30**

**2025-12-31**

*All amounts in Sri Lankan Rupees*

**Deposits from customers**

**Product wise analysis of deposits from customers**

**By product - Domestic currency**

|                                    |                       |                       |
|------------------------------------|-----------------------|-----------------------|
| Demand deposits (current accounts) | 2,968,848,142         | 2,967,953,321         |
| Savings deposits                   | 3,931,763,786         | 2,875,665,757         |
| Fixed deposits                     | 7,789,553,159         | 8,604,767,935         |
| Margin deposits and VOSTRO         | 74,872,461            | 159,603,487           |
|                                    | <b>14,765,037,549</b> | <b>14,607,990,500</b> |

**By product - Foreign currency**

|                                    |                      |                      |
|------------------------------------|----------------------|----------------------|
| Demand deposits (current accounts) | 561,003,706          | 401,385,484          |
| Savings deposits                   | 785,577,921          | 1,059,021,053        |
| Fixed deposits                     | 1,892,956,761        | 1,895,867,423        |
| Margin deposits and VOSTRO         | 102,536,278          | 93,305,415           |
|                                    | <b>3,342,074,666</b> | <b>3,449,579,375</b> |

|                               |                       |                       |
|-------------------------------|-----------------------|-----------------------|
| Total Deposits from customers | <b>18,107,112,215</b> | <b>18,057,569,876</b> |
|-------------------------------|-----------------------|-----------------------|

**MCB BANK LIMITED - SRI LANKA BRANCH****ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTINGENCIES AND IMPAIRMENT****As at****2026-06-30****2025-12-31***All amounts in Sri Lankan Rupees***Loans and advances to customers**

Gross loans and advances 16,616,662,264 16,718,009,499

Less: Accumilated impairment 1,154,443,984 1,139,582,206

**Total loans and advances** **15,462,218,280** **15,578,427,293****Concentration by Product - Domestic Currency**

Overdrafts 3,855,331,131 3,100,633,195

Trade finance 1,104,397,100 613,450,032

Lease rentals receivable - -

Credit cards - -

Pawning - -

Staff loans 135,725,172 109,838,134

Term loans 2,323,360,378 1,244,831,103

Short-term 6,531,655,587 7,741,156,375

Long-term - -

Reverse repo agreements - -

Others - -

**13,950,469,369** **12,809,908,837****Concentration by Product - Foreign Currency**

Overdrafts 239,232,415 324,942,414

Trade finance 762,513,709 1,569,225,216

Lease rentals receivable - -

Credit cards - -

Pawning - -

Staff loans - -

Term loans 823,488,235 1,113,714,826

Short-term 840,958,537 900,218,206

**2,666,192,895** **3,908,100,662****16,616,662,264** **16,718,009,499****Commitments**

Commitment for unutilised credit facilities 7,319,304,344 5,654,547,218

Lease commitments - -

Other commitments on forwards and swaps 2,375,862,000 1,127,715,270

**9,695,166,344** **6,782,262,488****Contingencies**

Acceptance 600,789,731 476,865,545

Documentary credits 1,915,574,160 1,675,207,420

Guarantees 544,614,254 285,634,968

Bills sent for collection 7,075,209,754 6,314,578,850

**10,136,187,900** **8,752,286,783****19,831,354,243** **15,534,549,271**

**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 01<sup>st</sup> January 2026</b>         | 371,859,091        | 140,437,987        | 627,285,128        | 1,139,582,206        |
| Charge/(Write back) to statement of Profit / loss | (74,040,712)       | (275,125)          | 89,177,616         | 14,861,778           |
| write-off/(Recoveries ) during the year           | -                  | -                  | -                  | -                    |
| Exchange movement                                 | -                  | -                  | -                  | -                    |
| <b>As at 30<sup>th</sup> June 2026</b>            | <b>297,818,379</b> | <b>140,162,862</b> | <b>716,462,743</b> | <b>1,154,443,984</b> |

**Commitment and contingencies**

|                                                   |                   |                  |          |                   |
|---------------------------------------------------|-------------------|------------------|----------|-------------------|
| <b>As at 01<sup>st</sup> January 2026</b>         | 28,955,828        | 12,080,213       | -        | 41,036,040        |
| Charge/(Write back) to statement of Profit / loss | 4,246,036         | (8,284,955)      | -        | (4,038,919)       |
| write-off/(Recoveries ) during the year           | -                 | -                | -        | -                 |
| Exchange movement                                 | -                 | -                | -        | -                 |
| <b>As at 30<sup>th</sup> June 2026</b>            | <b>33,201,864</b> | <b>3,795,257</b> | <b>-</b> | <b>36,997,122</b> |

**Debt and other financial instruments at Amortised Cost**

|                                                   |                  |          |          |                  |
|---------------------------------------------------|------------------|----------|----------|------------------|
| <b>As at 01<sup>st</sup> January 2026</b>         | 176,522          | -        | -        | 176,522          |
| Charge/(Write back) to statement of Profit / loss | 1,943,192        | -        | -        | 1,943,192        |
| write-off/(Recoveries ) during the year           | -                | -        | -        | -                |
| Exchange movement                                 | -                | -        | -        | -                |
| <b>As at 30<sup>th</sup> June 2026</b>            | <b>2,119,714</b> | <b>-</b> | <b>-</b> | <b>2,119,714</b> |

**Total**

|                                                   |                    |                    |                    |                      |
|---------------------------------------------------|--------------------|--------------------|--------------------|----------------------|
| <b>As at 01<sup>st</sup> January 2026</b>         | 400,991,440        | 152,518,200        | 627,285,128        | 1,180,794,768        |
| Charge/(Write back) to statement of Profit / loss | (67,851,484)       | (8,560,081)        | 89,177,616         | 12,766,051           |
| write-off/(Recoveries ) during the year           | -                  | -                  | -                  | -                    |
| Exchange movement                                 | -                  | -                  | -                  | -                    |
| <b>As at 30<sup>th</sup> June 2026</b>            | <b>333,139,957</b> | <b>143,958,120</b> | <b>716,462,744</b> | <b>1,193,560,819</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 2026**

| <b>ASSETS</b>                              | <b>FVTPL</b>     | <b>FVOCI</b>         | <b>Amortised cost</b> | <b>Total</b>          |
|--------------------------------------------|------------------|----------------------|-----------------------|-----------------------|
| Cash and Cash Equivalents                  | -                | -                    | 338,367,827           | 338,367,827           |
| Balances with Central Banks                | -                | -                    | 631,082,886           | 631,082,886           |
| Placement with Banks                       | -                | -                    | 3,244,556,495         | 3,244,556,495         |
| Derivative Financial Instruments           | 1,379,642        | -                    | -                     | 1,379,642             |
| Financial assets at amortised cost         |                  |                      |                       |                       |
| Loans and Advances to customers            | -                | -                    | 15,462,218,280        | 15,462,218,280        |
| Debt and other financial instrument        | -                | -                    | 951,560,423           | 951,560,423           |
| Investment securities - Measured at FVOCI* | -                | 6,915,948,799        | -                     | 6,915,948,799         |
| <b>Total Financial Assets</b>              | <b>1,379,642</b> | <b>6,915,948,799</b> | <b>20,627,785,912</b> | <b>27,545,114,353</b> |

  

|                                    | <b>FVTPL</b> | <b>Amortised cost</b> | <b>Total</b>          |
|------------------------------------|--------------|-----------------------|-----------------------|
| <b>LIABILITIES</b>                 |              |                       |                       |
| Due to Banks                       | -            | 129,197,062           | 129,197,062           |
| Derivative Financial Instruments   | -            | -                     | -                     |
| Deposits from customers            | -            | 18,107,112,215        | 18,107,112,215        |
| Other Borrowings                   | -            | -                     | -                     |
| <b>Total Financial Liabilities</b> | <b>-</b>     | <b>18,236,309,277</b> | <b>18,236,309,277</b> |

**As at 31st December 2025**

|                                            | <b>FVTPL</b>   | <b>FVOCI</b>         | <b>Amortised cost</b> | <b>Total</b>          |
|--------------------------------------------|----------------|----------------------|-----------------------|-----------------------|
| <b>ASSETS</b>                              |                |                      |                       |                       |
| Cash and Cash Equivalents                  | -              | -                    | 372,760,365           | 372,760,365           |
| Balances with Central Banks                | -              | -                    | 521,019,981           | 521,019,981           |
| Placement with Banks                       | -              | -                    | 6,342,485,748         | 6,342,485,748         |
| Derivative Financial Instruments           | 308,744        | -                    | -                     | 308,744               |
| Financial assets at amortised cost         |                |                      |                       |                       |
| Loans and Advances to customers            | -              | -                    | 14,969,505,842        | 14,969,505,842        |
| Debt and other financial instrument        | -              | -                    | 1,013,441,590         | 1,013,441,590         |
| Investment securities - Measured at FVOCI* | -              | 4,998,717,569        | -                     | 4,998,717,569         |
| <b>Total Financial Assets</b>              | <b>308,744</b> | <b>4,998,717,569</b> | <b>23,219,213,527</b> | <b>28,218,239,841</b> |

  

|                                    | <b>FVTPL</b> | <b>Amortised cost</b> | <b>Total</b>          |
|------------------------------------|--------------|-----------------------|-----------------------|
| <b>LIABILITIES</b>                 |              |                       |                       |
| Due to Banks                       | -            | 121,774,264           | 121,774,264           |
| Derivative Financial Instruments   | -            | -                     | -                     |
| Deposits from customers            | -            | 19,170,652,743        | 19,170,652,743        |
| Other Borrowings                   | -            | 61,668,237            | 61,668,237            |
| <b>Total Financial Liabilities</b> | <b>-</b>     | <b>19,354,095,244</b> | <b>19,354,095,244</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.