

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.06.2023	31.03.2023
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	2,662,130	1,991,748
Term loans	3,079,877	3,616,098
Other loans	1,892,392	1,440,932
Sub total	6,634,399	7,048,778
By product-Foreign currency		
Overdrafts	1,399,535	1,012,607
Term loans	1,641,451	1,727,293
Other loans	48,468	71,863
Trade Finance	14,097,983	15,299,247
Sub total	17,187,437	18,411,010
Total	23,821,836	25,459,788

Analysis of Deposit	Current Period	Previous Period
	30.06.2023	31.03.2023
By product- Domestic currency		
Demand deposits (Current accounts)	2,910,207	444,486
Savings deposits	477,756	245,404
Fixed deposits	1,985,195	2,030,385
Others	2,492	4,275
Sub Total	5,375,650	2,724,550
By product - Foreign Currency		
Demand deposits (Current accounts)	120,951	139,858
Savings deposits	391,681	646,339
Fixed deposits	2,912,346	4,003,238
Others	2,905	3,084
Sub Total	3,427,883	4,792,519
Total	8,803,533	7,517,069

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.06.2023	31.03.2023	30.06.2023	31.03.2023	30.06.2023	31.03.2023
Opening balance at 01.04.2022	64,763	94,857	-	3,352	2,930,528	2,535,568
Charge/(Write back) to income statement	33,771	(30,094)	-	(3,352)	(105,718)	394,960
Write-off during the year						
Other movements						
Closing balance at 30.06.2023	98,534	64,763	-	-	2,824,809	2,930,528

Stage-wise impairment during the period	30.06.2023	31.03.2023
Gross loans and advances	23,821,836	25,459,788
Less: Accumulated impairment under stage 1	98,534	64,763
Accumulated impairment under stage 2	-	-
Accumulated impairment under stage 3	2,824,809	2,930,528
Net loans and advances	20,898,493	22,464,497

Bank - LKR in Thousand	Current Period -30.06.2023				Previous Period -31.03.2023			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	5,729,519			5,729,519	222,013			222,013
Balances with central banks	922,658			922,658	153,035			153,035
Placements with banks	4,050,000			4,050,000	9,803,613			9,803,613
Derivative financial instruments	-			-	(147,450)			(147,450)
Loans and advances	20,898,492			20,898,492	22,464,497			22,464,497
Equity instruments	-		9,393	9,393	-		9,365	9,365
Other Investments	1,882,638			1,882,638	3,633,310			3,633,310
Others	-			-	-			-
Total financial assets	33,483,307		9,393	36,492,700	36,129,018		9,365	36,138,383
LIABILITIES								
Due to banks	3,088,683			3,088,683	6,879,089			6,879,089
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	8,803,533			8,803,533	7,517,069			7,517,069
Total financial liabilities	11,892,216			11,892,216	14,396,158			14,396,158