

Bank- Sri Lanka Rupees Thousand

| Analysis of Loans & Advance | Current Period | Previous Period |
|--|-------------------|-------------------|
| | 30.06.2022 | 31.03.2022 |
| Product-wise Gross loans and advances | | |
| By product-Domestic currency | | |
| Overdrafts | 1,949,899 | 1,719,685 |
| Term loans | 3,748,679 | 4,152,933 |
| Other loans | 1,181,412 | 1,180,515 |
| Sub total | 6,879,990 | 7,053,134 |
| | | |
| By product-Foreign currency | | |
| Overdrafts | 965,507 | 863,018 |
| Term loans | 3,716,987 | 3,433,520 |
| Other loans | 148,537 | 147,234 |
| Trade Finance | 11,205,460 | 11,900,695 |
| Sub total | 16,036,491 | 16,344,467 |
| Total | 22,916,481 | 23,397,601 |

| Analysis of Deposit | Current Period | Previous Period |
|--------------------------------------|------------------|-------------------|
| | 30.06.2022 | 31.03.2022 |
| By product- Domestic currency | | |
| Demand deposits (Current accounts) | 777,347 | 871,829 |
| Savings deposits | 304,129 | 310,239 |
| Fixed deposits | 1,999,393 | 2,453,469 |
| Others | 10,608 | 11,656 |
| Sub Total | 3,091,477 | 3,647,193 |
| | | |
| By product - Foreign Currency | | |
| Demand deposits (Current accounts) | 203,502 | 205,836 |
| Savings deposits | 440,549 | 314,769 |
| Fixed deposits | 2,277,456 | 8,478,961 |
| Others | 3,341 | 2,729 |
| Sub Total | 2,924,848 | 9,002,295 |
| Total | 6,016,325 | 12,649,488 |

| Movement of Impairment during the year | Under stage 1 | | Under stage 2 | | Under stage 3 | |
|---|----------------|---------------|---------------|--------------|------------------|------------------|
| | 30.06.2022 | 31.03.2022 | 30.06.2022 | 31.03.2022 | 30.06.2022 | 31.03.2022 |
| Opening balance at 01.04.2022 | 94,857 | 126,798 | 3,352 | 9,670 | 2,535,568 | 1,838,614 |
| Charge/(Write back) to income statement | 6,148 | (31,941) | 87,961 | (6,318) | 336,225 | (209,145) |
| Write-off during the year | | | | | | |
| Other movements | | | | | | 487,809 |
| Closing balance at 30.06.2022 | 101,005 | 94,857 | 91,313 | 3,352 | 2,871,793 | 2,535,568 |

| Stage-wise impairment during the period | 30.06.2022 | 31.03.2022 |
|--|-------------------|-------------------|
| Gross loans and advances | 22,916,481 | 23,397,601 |
| Less: Accumulated impairment under stage 1 | 101,005 | 94,857 |
| Accumulated impairment under stage 2 | 91,313 | 3,352 |
| Accumulated impairment under stage 3 | 2,871,793 | 2,535,568 |
| Net loans and advances | 19,852,370 | 20,763,823 |

| Bank - LKR in Thousand | Current Period -30.06.2022 | | | | Previous Period -31.03.2022 | | | |
|---|----------------------------|------|--------------|-------------------|-----------------------------|------|--------------|-------------------|
| | AC | FVPL | FVOCI | Total | AC | FVPL | FVOCI | Total |
| ASSETS | | | | | | | | |
| Cash and cash equivalents | 6,282,839 | | | 6,282,839 | 635,684 | | | 635,684 |
| Balances with central banks | 144,668 | | | 144,668 | 293,889 | | | 293,889 |
| Placements with banks | 5,821,678 | | | 5,821,678 | 20,904,808 | | | 20,904,808 |
| Derivative financial instruments | - | | | - | 1,214,200 | | | 1,214,200 |
| Loans and advances | 19,852,370 | | | 19,852,370 | 20,763,823 | | | 20,763,823 |
| Equity instruments | - | | 7,947 | 7,947 | - | | 9,641 | 9,641 |
| Other Investments | 4,100,384 | | | 4,100,384 | 7,278,146 | | | 7,278,146 |
| Others | | | | | | | | |
| Total financial assets | 36,201,939 | | 7,947 | 36,209,886 | 51,090,550 | | 9,641 | 51,100,191 |
| LIABILITIES | | | | | | | | |
| Due to banks | 9,208,154 | | | 9,208,154 | 19,785,885 | | | 19,785,885 |
| Derivative financial instruments | 12,710 | | | 12,710 | - | | | - |
| Financial liabilities - due to depositors | 6,016,325 | | | 6,016,325 | 12,649,489 | | | 12,649,489 |
| Total financial liabilities | 15,237,189 | | | 15,237,189 | 32,435,374 | | | 32,435,374 |

