

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	31.03.2023	31.03.2022
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,991,748	1,719,685
Term loans	3,616,098	4,152,933
Other loans	1,440,932	1,180,515
Sub total	7,048,778	7,053,134
By product-Foreign currency		
Overdrafts	1,012,607	863,018
Term loans	1,727,293	3,433,520
Other loans	71,863	147,234
Trade Finance	15,299,247	11,900,695
Sub total	18,411,010	16,344,467
Total	25,459,788	23,397,601

Analysis of Deposit	Current Period	Previous Period
	31.03.2023	31.03.2022
By product- Domestic currency		
Demand deposits (Current accounts)	444,486	871,829
Savings deposits	245,404	310,239
Fixed deposits	2,030,385	2,453,469
Others	4,275	11,656
Sub Total	2,724,550	3,647,193
By product - Foreign Currency		
Demand deposits (Current accounts)	139,858	205,836
Savings deposits	646,339	314,769
Fixed deposits	4,003,238	8,478,961
Others	3,084	2,729
Sub Total	4,792,519	9,002,295
Total	7,517,069	12,649,488

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	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	71,380	(31,941)	(3,352)	(6,318)	(394,960)	(209,145)
Write-off during the year						
Other movements						487,809
Closing balance at 31.03.2023	166,237	94,857	-	3,352	2,140,608	2,535,568

Stage-wise impairment during the period	31.03.2023	31.03.2022
Gross loans and advances	25,459,788	23,397,601
Less: Accumulated impairment under stage 1	64,763	94,857
Accumulated impairment under stage 2	-	3,352
Accumulated impairment under stage 3	2,930,528	2,535,568
Net loans and advances	22,464,497	20,763,823

Bank - LKR in Thousand	Current Period -31.03.2023				Previous Period -31.03.2022			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	222,013			222,013	635,684			635,684
Balances with central banks	153,035			153,035	293,889			293,889
Placements with banks	9,803,613			9,803,613	20,904,808			20,904,808
Derivative financial instruments	(147,450)			-	1,214,200			1,214,200
Loans and advances	22,464,497			22,464,497	20,763,823			20,763,823
Equity instruments	-		9,365	9,365	-		9,641	9,641
Other Investments	3,633,310			3,633,310	7,278,146			7,278,146
Others	-			-	-			-
Total financial assets	36,129,018		9,365	36,138,383	51,090,550		9,641	51,100,191
LIABILITIES								
Due to banks	6,879,089			6,879,089	19,785,885			19,785,885
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	7,517,069			7,517,069	12,649,489			12,649,489
Total financial liabilities	14,396,158			14,396,158	32,435,374			32,435,374

