

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.09.2023	31.03.2023
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,131,486	1,991,748
Term loans	4,533,573	3,616,098
Other loans	2,214,765	1,440,932
Sub total	7,879,824	7,048,778
By product-Foreign currency		
Overdrafts	1,020,197	1,012,607
Term loans	1,698,987	1,727,293
Other loans	730,605	71,863
Trade Finance	15,380,575	15,299,247
Sub total	18,830,364	18,411,010
Total	26,710,188	25,459,788

Analysis of Deposit	Current Period	Previous Period
	30.09.2023	31.03.2023
By product- Domestic currency		
Demand deposits (Current accounts)	810,319	444,486
Savings deposits	319,706	245,404
Fixed deposits	1,901,154	2,030,385
Others	3,807	4,275
Sub Total	3,034,986	2,724,550
By product - Foreign Currency		
Demand deposits (Current accounts)	270,816	139,858
Savings deposits	441,161	646,339
Fixed deposits	2,878,992	4,003,238
Others	5,157	3,084
Sub Total	3,596,126	4,792,519
Total	6,631,112	7,517,069

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.09.2023	31.03.2023	30.09.2023	31.03.2023	30.09.2023	31.03.2023
Opening balance at 01.04.2023	64,763	94,857	-	3,352	2,930,528	2,535,568
Charge/(Write back) to income statement	(11,655)	(30,094)	-	(3,352)	45,372	394,960
Write-off during the year						
Other movements						
Closing balance at 30.09.2023	53,107	64,763	-	-	2,975,900	2,930,528

Stage-wise impairment during the period	30.09.2023	31.03.2023
Gross loans and advances	26,710,188	25,459,788
Less: Accumulated impairment under stage 1	53,106	64,763
Accumulated impairment under stage 2	-	-
Accumulated impairment under stage 3	2,975,900	2,930,528
Net loans and advances	23,681,182	22,464,497

Bank - LKR in Thousand	Current Period -30.09.2023				Previous Period -31.03.2023			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	1,333,296			1,333,296	222,013			222,013
Balances with central banks	59,518			59,518	153,035			153,035
Placements with banks	1,250,000			1,250,000	9,803,613			9,803,613
Derivative financial instruments	-			-	(147,450)			(147,450)
Loans and advances	23,681,182			23,681,182	22,464,497			22,464,497
Equity instruments	-		11,982	11,982	-		9,365	9,365
Other Investments	2,857,407			2,857,407	3,633,310			3,633,310
Others	-			-	-			-
Total financial assets	29,181,403		11,982	29,193,385	36,129,018		9,365	36,138,383
LIABILITIES								
Due to banks	204,843			204,843	6,879,089			6,879,089
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	6,631,112			6,631,112	7,517,069			7,517,069
Total financial liabilities	6,835,955			6,835,955	14,396,158			14,396,158