

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.09.2021	31.03.2021
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,844,621	1,691,691
Term loans	3,556,860	4,054,544
Other loans	1,211,528	984,209
Sub total	6,613,009	6,730,444
By product-Foreign currency		
Overdrafts	734,293	583,917
Term loans	9,376,340	10,280,771
Other loans	138,003	183,248
Trade Finance	3,643,184	2,759,793
Sub total	13,891,820	13,807,729
Total	20,504,829	20,538,173

Analysis of Deposit	Current Period	Previous Period
	30.09.2021	31.03.2021
By product- Domestic currency		
Demand deposits (Current accounts)	366,769	523,499
Savings deposits	316,734	312,980
Fixed deposits	2,115,317	1,638,228
Others	139,229	60,927
Sub Total	2,938,049	2,535,634
By product - Foreign Currency		
Demand deposits (Current accounts)	103,361	84,067
Savings deposits	304,159	239,827
Fixed deposits	7,643,687	7,314,486
Others	1,871	4,284
Sub Total	8,053,078	7,642,664
Total	10,991,127	10,178,298

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.09.2021	31.03.2021	30.09.2021	31.03.2021	30.09.2021	31.03.2021
Opening balance at 01.04.2021	126,798	143,737	9,670	10,720	1,838,614	1,378,475
Charge/(Write back) to income statement	2,473	(18,338)	7,161	(1,050)	(72)	406,663
Write-off during the year						
Other movements		1,399			5,216	53,476
Closing balance at 30.09.2021	129,271	126,798	16,831	9,670	1,843,758	1,838,614

Stage-wise impairment during the period	30.09.2021	31.03.2021
Gross loans and advances	20,504,829	20,538,173
Less: Accumulated impairment under stage 1	129,271	126,798
Accumulated impairment under stage 2	16,831	9,670
Accumulated impairment under stage 3	1,843,758	1,838,614
Net loans and advances	18,514,969	18,563,091

Bank - LKR in Thousand	Current Period -30.09.2021				Previous Period -31.03.2021			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	1,902,328			1,902,328	937,728			937,728
Balances with central banks	144,475			144,475	51,611			51,611
Placements with banks	34,320,998			34,320,998	38,075,223			38,075,223
Derivative financial instruments	12,799			12,799	67,100			67,100
Loans and advances	18,514,969			18,514,969	18,563,091			18,563,091
Equity instruments			10,555	10,555			10,443	10,443
Other Investments	8,200,053			8,200,053	11,559,308			11,559,308
Others								
Total financial assets	63,095,622		10,555	63,106,177	69,254,061	-	10,443	69,264,504
LIABILITIES								
Due to banks	38,484,152			38,484,152	46,916,148			46,916,148
Derivative financial instruments								
Financial liabilities - due to depositors	10,991,127			10,991,127	10,178,298			10,178,298
Total financial liabilities	49,475,279			49,475,279	57,094,446		-	57,094,446