

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	31.12.2021	31.03.2021
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	2,015,258	1,691,691
Term loans	3,956,748	4,054,544
Other loans	1,202,649	984,209
Sub total	7,174,655	6,730,444
By product-Foreign currency		
Overdrafts	571,234	583,917
Term loans	7,368,160	10,280,771
Other loans	116,655	183,248
Trade Finance	4,746,823	2,759,793
Sub total	12,802,872	13,807,729
Total	19,977,527	20,538,173

Analysis of Deposit	Current Period	Previous Period
	31.12.2021	31.03.2021
By product- Domestic currency		
Demand deposits (Current accounts)	361,193	523,499
Savings deposits	294,135	312,980
Fixed deposits	1,883,459	1,638,228
Others	136,379	60,927
Sub Total	2,675,166	2,535,634
By product - Foreign Currency		
Demand deposits (Current accounts)	115,096	84,067
Savings deposits	438,202	239,827
Fixed deposits	7,018,439	7,314,486
Others	18,390	4,284
Sub Total	7,590,127	7,642,664
Total	10,265,293	10,178,298

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	31.12.2021	31.03.2021	31.12.2021	31.03.2021	31.12.2021	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	8,502	(18,338)	7,185	(1,050)	(3,108)	406,663
Write-off during the year						
Other movements		1,399			5,217	53,476
Closing balance at 31.12.2021	135,300	126,798	16,855	9,670	1,840,723	1,838,614

Stage-wise impairment during the period	31.12.2021	31.03.2021
Gross loans and advances	19,977,527	20,538,173
Less: Accumulated impairment under stage 1	135,300	126,798
Accumulated impairment under stage 2	16,855	9,670
Accumulated impairment under stage 3	1,840,723	1,838,614
Net loans and advances	17,984,649	18,563,091

Bank - LKR in Thousand	Current Period -31.12.2021				Previous Period -31.03.2021			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	728,354	-		728,354	934,728			934,728
Balances with central banks	117,391			117,391	51,611			51,611
Placements with banks	26,454,511			26,454,511	38,075,223			38,075,223
Derivative financial instruments	-			-	67,100			67,100
Loans and advances	17,984,649			17,984,649	18,563,091			18,563,091
Equity instruments	-		10,468	10,468			10,443	10,443
Other Investments	8,206,812			8,206,812	11,559,308			11,559,308
Others								
Total financial assets	53,491,717		10,468	53,502,185	69,251,061	-	10,443	69,261,504
LIABILITIES								
Due to banks	28,935,383			28,935,383	46,916,148			46,916,148
Derivative financial instruments	6,175			6,175				
Financial liabilities - due to depositors	10,265,293			10,265,293	10,178,298			10,178,298
Total financial liabilities	39,206,851			39,206,851	57,094,446		-	57,094,446