

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	31.03.2022	31.03.2021
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,719,685	1,691,691
Term loans	4,152,933	4,054,544
Other loans	1,180,515	984,209
Sub total	7,053,134	6,730,444
By product-Foreign currency		
Overdrafts	863,018	583,917
Term loans	3,433,520	10,280,771
Other loans	147,234	183,248
Trade Finance	11,900,695	2,759,793
Sub total	16,344,467	13,807,729
Total	23,397,601	20,538,173

Analysis of Deposit	Current Period	Previous Period
	31.03.2022	31.03.2021
By product- Domestic currency		
Demand deposits (Current accounts)	871,829	523,499
Savings deposits	310,239	312,980
Fixed deposits	2,453,469	1,638,228
Others	11,656	60,927
Sub Total	3,647,193	2,535,634
By product - Foreign Currency		
Demand deposits (Current accounts)	205,836	84,067
Savings deposits	314,769	239,827
Fixed deposits	8,478,961	7,314,486
Others	2,729	4,284
Sub Total	9,002,295	7,642,664
Total	12,649,488	10,178,298

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	31.03.2022	31.03.2021	31.03.2022	31.03.2021	31.03.2022	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	(31,941)	(18,338)	(6,318)	(1,050)	209,145	406,663
Write-off during the year						
Other movements		1,399			487,809	53,476
Closing balance at 31.03.2022	94,857	126,798	3,352	9,670	2,535,568	1,838,614

Stage-wise impairment during the period	31.03.2022	31.03.2021
Gross loans and advances	23,397,601	20,538,173
Less: Accumulated impairment under stage 1	94,857	126,798
Accumulated impairment under stage 2	3,352	9,670
Accumulated impairment under stage 3	2,535,568	1,838,614
Net loans and advances	20,763,824	18,563,091

Bank - LKR in Thousand	Current Period -31.03.2022				Previous Period -31.03.2021			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	635,684	-		635,684	934,728			934,728
Balances with central banks	293,889			293,889	51,611			51,611
Placements with banks	20,904,808			20,904,808	38,075,223			38,075,223
Derivative financial instruments	1,214,200			1,214,200	67,100			67,100
Loans and advances	20,763,823			20,763,823	18,563,091			18,563,091
Equity instruments	-		9,641	9,641			10,443	10,443
Other Investments	7,278,146			7,278,146	11,559,308			11,559,308
Others								
Total financial assets	51,090,550		9,641	51,100,191	69,251,061	-	10,443	69,261,504
LIABILITIES								
Due to banks	19,785,885			19,785,885	46,916,148			46,916,148
Derivative financial instruments	-			-				
Financial liabilities - due to depositors	12,649,489			12,649,489	10,178,298			10,178,298
Total financial liabilities	32,435,374			32,435,374	57,094,446		-	57,094,446