

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.09.2022	31.03.2022
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,778,142	1,719,685
Term loans	3,566,339	4,152,933
Other loans	913,498	1,180,515
Sub total	6,257,979	7,053,134
By product-Foreign currency		
Overdrafts	1,071,576	863,018
Term loans	2,888,025	3,433,520
Other loans	113,452	147,234
Trade Finance	9,114,153	11,900,695
Sub total	13,187,206	16,344,467
Total	19,445,185	23,397,601

Analysis of Deposit	Current Period	Previous Period
	30.09.2022	31.03.2022
By product- Domestic currency		
Demand deposits (Current accounts)	741,609	871,829
Savings deposits	248,606	310,239
Fixed deposits	1,969,563	2,453,469
Others	71,832	11,656
Sub Total	3,031,610	3,647,193
By product - Foreign Currency		
Demand deposits (Current accounts)	442,267	205,836
Savings deposits	263,595	314,769
Fixed deposits	2,201,403	8,478,961
Others	3,419	2,729
Sub Total	2,910,684	9,002,295
Total	5,942,294	12,649,488

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.09.2022	31.03.2022	30.09.2022	31.03.2022	30.09.2022	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	(5,738)	(31,941)	(3,352)	(6,318)	402,636	(209,145)
Write-off during the year						
Other movements						487,809
Closing balance at 30.09.2022	89,118	94,857	-	3,352	2,938,204	2,535,568

Stage-wise impairment during the period	30.09.2022	31.03.2022
Gross loans and advances	19,445,185	23,397,601
Less: Accumulated impairment under stage 1	89,118	94,857
Accumulated impairment under stage 2	-	3,352
Accumulated impairment under stage 3	2,938,204	2,535,568
Net loans and advances	16,417,863	20,763,823

Bank - LKR in Thousand	Current Period -30.09.2022				Previous Period -31.03.2022			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	4,275,954			4,275,954	635,684			635,684
Balances with central banks	143,615			143,615	293,889			293,889
Placements with banks	6,187,548			6,187,548	20,904,808			20,904,808
Derivative financial instruments	-			-	1,214,200			1,214,200
Loans and advances	16,417,863			16,417,863	20,763,823			20,763,823
Equity instruments	-		5,006	5,006	-		9,641	9,641
Other Investments	519,645			519,645	7,278,146			7,278,146
Others								
Total financial assets	27,544,625		5,006	27,549,631	51,090,550		9,641	51,100,191
LIABILITIES								
Due to banks	11,746			11,746	19,785,885			19,785,885
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	5,942,294			5,942,294	12,649,489			12,649,489
Total financial liabilities	5,954,040			5,954,040	32,435,374			32,435,374

