

**Bank- Sri Lanka Rupees Thousand**

Analysis of Loans & Advance	Current Period	Previous Period
	31.12.2023	31.03.2023
<b>Product-wise Gross loans and advances</b>		
<b>By product-Domestic currency</b>		
Overdrafts	1,284,222	1,991,748
Term loans	4,792,434	3,616,098
Other loans	2,039,255	1,440,932
<b>Sub total</b>	<b>8,115,911</b>	<b>7,048,778</b>
<b>By product-Foreign currency</b>		
Overdrafts	483,218	1,012,607
Term loans	1,707,285	1,727,293
Other loans	853,447	71,863
Trade Finance	18,232,471	15,299,247
<b>Sub total</b>	<b>21,276,421</b>	<b>18,411,010</b>
<b>Total</b>	<b>29,392,332</b>	<b>25,459,788</b>

Analysis of Deposit	Current Period	Previous Period
	31.12.2023	31.03.2023
<b>By product- Domestic currency</b>		
Demand deposits (Current accounts)	926,788	444,486
Savings deposits	512,493	245,404
Fixed deposits	2,150,902	2,030,385
Others	3,786	4,275
<b>Sub Total</b>	<b>3,593,969</b>	<b>2,724,550</b>
<b>By product - Foreign Currency</b>		
Demand deposits (Current accounts)	401,796	139,858
Savings deposits	314,273	646,339
Fixed deposits	3,072,024	4,003,238
Others	5,168	3,084
<b>Sub Total</b>	<b>3,793,261</b>	<b>4,792,519</b>
<b>Total</b>	<b>7,387,230</b>	<b>7,517,069</b>

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	31.12.2023	31.03.2023	31.12.2023	31.03.2023	31.12.2023	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	(366)	(30,094)	-	(3,352)	48,924	394,960
Write-off during the year						
Other movements						
<b>Closing balance at 31.12.2023</b>	<b>65,127</b>	<b>64,763</b>	<b>-</b>	<b>-</b>	<b>2,979,453</b>	<b>2,930,528</b>

Stage-wise impairment during the period	31.12.2023	31.03.2023
<b>Gross loans and advances</b>	<b>29,392,332</b>	<b>25,459,788</b>
Less: Accumulated impairment under stage 1	65,127	64,763
Accumulated impairment under stage 2	-	-
Accumulated impairment under stage 3	2,979,453	2,930,528
<b>Net loans and advances</b>	<b>26,347,750</b>	<b>22,464,497</b>

Bank - LKR in Thousand	Current Period -31.12.2023				Previous Period -31.03.2023			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
<b>ASSETS</b>								
Cash and cash equivalents	2,239,807			2,239,807	222,013			222,013
Balances with central banks	195,141			195,141	153,035			153,035
Placements with banks	650,000			650,000	9,803,613			9,803,613
Derivative financial instruments	-			-	(147,450)			(147,450)
Loans and advances	26,347,750			26,347,750	22,464,497			22,464,497
Equity instruments	-		9,616	9,616	-		9,365	9,365
Other Investments	2,629,024			2,629,024	3,633,310			3,633,310
Others	-			-	-			-
<b>Total financial assets</b>	<b>32,061,722</b>		<b>9,616</b>	<b>32,071,338</b>	<b>36,129,018</b>		<b>9,365</b>	<b>36,138,383</b>
<b>LIABILITIES</b>								
Due to banks	1,597,900			1,597,900	6,879,089			6,879,089
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	7,387,230			7,387,230	7,517,069			7,517,069
<b>Total financial liabilities</b>	<b>8,985,130</b>			<b>8,985,130</b>	<b>14,396,158</b>			<b>14,396,158</b>