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| INDIAN BANK Alahabad LOGO-01 **SRILANKA Annex Sri Lanka Rupees Thousand** | | | | | | |
| Analysis of Loans & Advance | **Current Period** | **Previous Period** |  | **Analysis of Deposit** | **Current Period** | **Previous Period** |
|  | **31.03.2021** | **31.03.2020** |  |  | **31.03.2021** | **31.03.2020** |
| **Product-wise Gross loans and advances** |  |  |  | **By product- Domestic currency** | |  |
| **By product-Domestic currency** |  |  |  | Demand deposits (Current accounts) | 523,499 | 499,334 |
| Overdrafts | 1,691,691 | 2,149,961 |  | Savings deposits | 312,980 | 234,663 |
| Term loans | 4,054,544 | 3,650,535 |  | Fixed deposits | 1,638,228 | 1,421,946 |
| Other loans | 984,209 | 55,724 |  | Others | 60,927 | 3,357 |
| **Sub total** | **6,730,444** | **5,856,220** |  | **Sub Total** | **2,535,634** | **2,159,301** |
|  | - |  |  |  |  |  |
| **By product-Foreign currency** | | |  | **By product - Foreign Currency** | | |
| Overdrafts | 583,917 | 41,323 |  | Demand deposits (Current accounts) | 84,067 | 113,115 |
| Term loans | 10,280,771 | 6,706,900 |  | Savings deposits | 239,827 | 362,954 |
| Other loans | 183,248 | 580,013 |  | Fixed deposits | 7,314,486 | 4,622,553 |
| Trade Finance | 2,759,793 | 805,030 |  | Others | 4,284 |  |
| **Sub total** | **13,807,729** | **8,133,267** |  | **Sub Total** | **7,642,664** | **5,098,622** |
| **Total** | **20,538,173** | **13,989,487** |  | **Total** | **10,178,298** | **7,257,923** |

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| Movement of Impairment during the year | Under stage 1 | | Under stage 2 | | Under stage 3 | |
|  | 31.03.2021 | 31.03.2020 | 31.03.2021 | 31.03.2020 | 31.03.2021 | 31.03.2020 |
| Opening balance at 01.04.2020 | 143,737 | 156,351 | 10,720 | 1,276 | 1,378,475 | 1,246,583 |
| Charge/(Write back) to income statement | (18,338) | (12,613) | (1,050) | 9,444 | 406,663 | 131,892 |
| Write-off during the year |  |  |  |  |  |  |
| Other movements | **1,399** |  |  |  | 53,476 |  |
| Closing balance at 31.03.2021 | **126,798** | **143,737** | **9,670** | **10,720** | **1,838,614** | **1,378,475** |

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| **Stage-wise impairment during the period** | 31.03.2021 | 31.03.2020 |
| **Gross loans and advances** | 20,538,173 | 13,989,487 |
| Less: Accumulated impairment under stage 1 | 126,798 | 143,737 |
| Accumulated impairment under stage 2 | 9,670 | 10,720 |
| Accumulated impairment under stage 3 | 1,838,614 | 1,378,475 |
| **Net loans and advances** | **18,563,091** | **12,456,555** |

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| **Bank - LKR in Thousand** | **Current Period -31.03.2021** | | | | **Previous Period -31.03.2020** | | | |
| **ASSETS** | AC | FVPL | FVOCI | Total | AC | FVPL | FVOCI | Total |
| Cash and cash equivalents | 937,728 |  |  | 937,728 | 458,316 |  |  | 458,316 |
| Balances with central banks | 51,611 |  |  | 51,611 | 85,027 |  |  | 85,027 |
| Placements with banks | 38,075,223 |  |  | 38,075,223 | 39,649,289 |  |  | 39,649,289 |
| Derivative financial instruments | 67,100 |  |  | 67,100 |  | 41,903 |  | 41,903 |
| Loans and advances | 18,563,091 |  |  | 18,563,091 | 12,455,555 |  |  | 12,456,555 |
| Equity instruments |  |  | 10,443 | 10,443 |  |  | 9,568 | 9,568 |
| Other Investments | 11,559,308 |  |  | 11,559,308 | 16,261,187 |  |  | 16,261,187 |
| Others |  |  |  |  |  |  |  |  |
| **Total financial assets** | **69,254,061** | **-** | **10,443** | **58,570,010** | **68,910,374** | **41,903** | **9,568** | **68,961,844** |
| **LIABILITIES** | AC | FVPL | FVOCI | Total |  |  |  |  |
| Due to banks | 46,916,148 |  |  | 46,916,148 | 51,581,070 |  |  | 51,581,070 |
| Derivative financial instruments |  |  |  |  |  |  |  |  |
| Financial liabilities - due to depositors | 10,178,298 |  |  | 10,178,298 | 7,257,973 |  |  | 7,257,923 |
| **Total financial liabilities** | **57,094,446** |  | **-** | **57,094,446** | **58,838,993** |  |  | **58,838,993** |