

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.09.2024	31.03.2024
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	2,208,504	2,170,539
Term loans	6,169,201	4,038,752
Other loans	1,577,796	2,919,300
Sub total	9,955,501	9,128,591
By product-Foreign currency		
Overdrafts	535,235	738,559
Term loans	1,554,861	1,579,307
Other loans	1,882,989	920,828
Trade Finance	9,784,968	17,239,133
Sub total	13,758,053	20,477,827
Total	23,713,554	29,606,418

Analysis of Deposit	Current Period	Previous Period
	30.09.2024	31.03.2024
By product- Domestic currency		
Demand deposits (Current accounts)	876,143	569,058
Savings deposits	526,131	604,909
Fixed deposits	2,346,280	2,494,379
Others	77,584	76,138
Sub Total	3,826,138	3,744,484
By product - Foreign Currency		
Demand deposits (Current accounts)	253,361	297,659
Savings deposits	494,695	312,877
Fixed deposits	2,050,978	4,099,056
Others	10,691	54,226
Sub Total	2,809,725	4,763,818
Total	6,635,863	8,508,302

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.09.2024	31.03.2024	30.09.2024	31.03.2024	30.09.2024	31.03.2024
Opening balance at 01.04.2024	57,498	65,762	713	-	2,855,990	2,930,528
Charge/(Write back) to income statement	(34,862)	(7,264)	19,118	713	((6,798)	(74,537)
Write-off during the year						
Other movements						
Closing balance at 30.09.2024	22,635	57,498	19,832	713	2,849,192	2,855,990

Stage-wise impairment during the period	30.09.2024	31.03.2024
Gross loans and advances	23,713,554	29,606,418
Less: Accumulated impairment under stage 1	22,635	57,498
Accumulated impairment under stage 2	19,832	-
Accumulated impairment under stage 3	2,849,192	2,855,990
Net loans and advances	20,821,895	26,718,065

Bank - LKR in Thousand	Current Period -30.09.2024				Previous Period -31.03.2024			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	7,279,008			7,279,008	210,259			210,259
Balances with central banks	156,583			156,583	79,811			79,811
Placements with banks	1,100,000			1,100,000	953,873			953,873
Derivative financial instruments	-			-	-			-
Loans and advances	20,821,895			20,821,895	26,718,065			26,718,065
Equity instruments	-		14,048	14,048	-		14,277	14,277
Other Investments	3,415,202			3,415,202	4,419,737			4,419,737
Others	711,896			-	-			-
Total financial assets	33,484,584		14,048	33,498,632	32,381,745		14,277	32,396,022
LIABILITIES								
Due to banks	3,420,511			3,420,511	1,752,619			1,752,619
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	6,635,863			6,635,863	8,508,302			8,508,302
Total financial liabilities	11,654,572			11,654,572	10,260,921			10,260,921