

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	31.03.2024	31.03.2023
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	2,170,539	1,991,748
Term loans	4,038,752	3,616,098
Other loans	2,919,300	1,440,932
Sub total	9,128,591	7,048,778
By product-Foreign currency		
Overdrafts	738,559	1,012,607
Term loans	1,579,307	1,727,293
Other loans	920,828	71,863
Trade Finance	17,239,133	15,299,247
Sub total	20,477,827	18,411,010
Total	29,606,418	25,459,788

Analysis of Deposit	Current Period	Previous Period
	31.03.2024	31.03.2023
By product- Domestic currency		
Demand deposits (Current accounts)	569,058	444,486
Savings deposits	604,909	245,404
Fixed deposits	2,494,379	2,030,385
Others	76,138	4,275
Sub Total	3,744,484	2,724,550
By product - Foreign Currency		
Demand deposits (Current accounts)	297,659	139,858
Savings deposits	312,877	646,339
Fixed deposits	4,099,056	4,003,238
Others	54,226	3,084
Sub Total	4,763,818	4,792,519
Total	8,508,302	7,517,069

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Opening balance at 01.04.2023	65,762	94,857	-	-	2,930,528	2,535,568
Charge/(Write back) to income statement	(7,264)	(30,094)	713	-	(74,537)	394,960
Write-off during the year						
Other movements						
Closing balance at 31.03.2024	57,498	64,762	713	-	2,855,990	2,930,528

Stage-wise impairment during the period	31.03.2024	31.03.2023
Gross loans and advances	29,606,418	25,459,788
Less: Accumulated impairment under stage 1	57,498	64,762
Accumulated impairment under stage 2	-	-
Accumulated impairment under stage 3	2,855,990	2,930,528
Net loans and advances	26,718,065	22,464,497

Bank - LKR in Thousand	Current Period -31.03.2024				Previous Period -31.03.2023			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	210,259			210,259	222,013			222,013
Balances with central banks	79,811			79,811	153,035			153,035
Placements with banks	953,873			953,873	9,803,613			9,803,613
Derivative financial instruments	-			-	(147,450)			(147,450)
Loans and advances	26,718,065			26,718,065	22,464,497			22,464,497
Equity instruments	-		14,277	14,277	-		9,365	9,365
Other Investments	4,419,737			4,419,737	3,633,310			3,633,310
Others	-			-	-			-
Total financial assets	32,381,745		14,277	32,396,022	36,129,018		9,365	36,138,383
LIABILITIES								
Due to banks	1,752,619			1,752,619	6,879,089			6,879,089
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	8,508,302			8,508,302	7,517,069			7,517,069
Total financial liabilities	10,260,921			10,260,921	14,396,158			14,396,158