

Bank- Sri Lanka Rupees Thousand

Analysis of Loans & Advance	Current Period	Previous Period
	30.06.2024	31.03.2024
Product-wise Gross loans and advances		
By product-Domestic currency		
Overdrafts	1,258,111	2,170,539
Term loans	5,286,058	4,038,752
Other loans	2,431,132	2,919,300
Sub total	8,975,301	9,128,591
By product-Foreign currency		
Overdrafts	141,227	738,559
Term loans	1,604,180	1,579,307
Other loans	3,617,247	920,828
Trade Finance	15,927,484	17,239,133
Sub total	21,290,138	20,477,827
Total	30,265,440	29,606,418

Analysis of Deposit	Current Period	Previous Period
	30.06.2024	31.03.2024
By product- Domestic currency		
Demand deposits (Current accounts)	577,081	569,058
Savings deposits	718,155	604,909
Fixed deposits	2,225,097	2,494,379
Others	132,161	76,138
Sub Total	3,652,494	3,744,484
By product - Foreign Currency		
Demand deposits (Current accounts)	330,257	297,659
Savings deposits	327,536	312,877
Fixed deposits	3,464,112	4,099,056
Others	42,018	54,226
Sub Total	4,163,923	4,763,818
Total	7,816,417	8,508,302

Movement of Impairment during the year	Under stage 1		Under stage 2		Under stage 3	
	30.06.2024	31.03.2024	30.06.2024	31.03.2024	30.06.2024	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	(20,305)	(7,264)	4,831	713	4,587	(74,537)
Write-off during the year						
Other movements						
Closing balance at 30.06.2024	37,192	57,498	5,544	713	2,860,577	2,855,990

Stage-wise impairment during the period	30.06.2024	31.03.2024
Gross loans and advances	30,265,440	29,606,418
Less: Accumulated impairment under stage 1	37,192	57,498
Accumulated impairment under stage 2	5,544	-
Accumulated impairment under stage 3	2,860,577	2,855,990
Net loans and advances	27,362,127	26,718,065

Bank - LKR in Thousand	Current Period -30.06.2024				Previous Period -31.03.2024			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	1,137,902			1,137,902	210,259			210,259
Balances with central banks	78,025			78,025	79,811			79,811
Placements with banks	500,000			500,000	953,873			953,873
Derivative financial instruments	-			-	-			-
Loans and advances	27,362,127			27,362,127	26,718,065			26,718,065
Equity instruments	-		13,814	13,814	-		14,277	14,277
Other Investments	6,072,043			6,072,043	4,419,737			4,419,737
Others	-			-	-			-
Total financial assets	35,150,124		13,814	35,163,938	32,381,745		14,277	32,396,022
LIABILITIES								
Due to banks	4,416,672			4,416,672	1,752,619			1,752,619
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	7,816,417			7,816,417	8,508,302			8,508,302
Total financial liabilities	12,233,089			12,233,089	10,260,921			10,260,921