

State Bank of India
Additional Disclosures for the period ended 31.12.2023
1. Analysis of financial analysis of financial instrument by measurement basis

Bank as at 31-December-2023 (In Rupees Million)				
<u>Assets</u>	Financial assets at amortized cost (LKR)	Financial assets recognized through profit or loss (LKR)	Financial assets recognized through other comprehensive income (LKR)	Total (LKR)
Cash and cash equivalent	1,054.27	-	-	1,054.27
Balances with central bank	230.93	-	-	230.93
Placements with banks	20,447.22	-	-	20,447.22
Derivative financial instruments	-	-	-	-
Loans and advances	5,392.04	-	-	5,392.04
Debt instruments	260.00	-	3,811.01	4,071.01
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	27,384.46	-	3,811.54	31,196.00
<u>Liabilities</u>	Financial liabilities at amortized cost (LKR)	Financial liabilities recognized through profit or loss (LKR)		Total (LKR)
Due to banks	2,251.96	-	-	2,251.96
Derivative financial instruments	-	-	-	-
Financial liabilities	8,851.57	-	-	8,851.57
Due to depositors	8,851.57	-	-	8,851.57
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	156.88	-	-	156.88
Total financial liabilities	11,260.41	-	-	11,260.41

Bank as at 31-Mar-2023 (In Rupees Million) - Audited				
<u>Assets</u>	Financial assets at amortized cost (LKR)	Financial assets recognized through profit or loss (LKR)	Financial assets recognized through other comprehensive income (LKR)	Total (LKR)
Cash and cash equivalent	5,345.36	-	-	5,345.36
Balances with central bank	5,927.05	-	-	5,927.05
Placements with banks	19,129.51	-	-	19,129.51
Derivative financial instruments	-	-	-	-
Loans and advances	7,168.52	-	-	7,168.52
Debt instruments	260.00	-	-	260.00
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	37,830.45	-	0.53	37,830.98
<u>Liabilities</u>	Financial liabilities at amortized cost (LKR)	Financial liabilities recognized through profit or loss (LKR)		Total (LKR)
Due to banks	3,456.90	-	-	3,456.90
Derivative financial instruments	-	-	-	-
Financial liabilities	15,104.07	-	-	15,104.07
Due to depositors	15,104.07	-	-	15,104.07
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	177.96	-	-	177.96
Total financial liabilities	18,738.94	-	-	18,738.94

2. Analysis of Deposits
Bank as at 31-December-2023 (In Rupees Million)

	31.12.2023	31.03.2023 (Audited)
By Product- Domestic Currency		
Demand deposits (Current Accounts)	2,993.91	2,829.87
Savings deposits	405.11	358.44
Term deposits	2,657.02	2,643.98
Other deposits	46.83	58.58
	<u>6,102.87</u>	<u>5,890.87</u>
By Product- Foreign Currency		
Demand deposits (Current Accounts)	1,206.78	4,596.11
Savings deposits	946.00	796.36
Term deposits	529.04	3,605.59
Other deposits	66.88	215.14
	<u>2,748.70</u>	<u>9,213.21</u>
Total Deposits	<u>8,851.57</u>	<u>15,104.07</u>

**3. Analysis of Loans & Advances, Commitments,
Bank as at 31-December-2023 (In Rupees Million)**

3.1 Product-wise Analysis - Gross loans & advances

By product - Domestic Currency	31.12.2023	31.03.2023 (Audited)
Overdraft	783.23	516.41
Term loans	871.87	1,297.91
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	-	-
Staff loans	107.55	102.54
Sub Total	1,762.65	1,916.86
By product - Foreign Currency		
Overdraft	1,976.62	2,771.65
Term loans	1,620.67	2,413.39
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	134.93	180.95
Staff loans	-	-
Sub Total	3,732.23	5,366.00
Total	5,494.87	7,282.86

3.2 Product wise - Commitments and Contingencies

By product - Domestic Currency		
Guarantees	3,658.33	2,649.04
Bonds	-	-
Undrawn Credit Lines	3,034.52	3,112.85
Other Commitments	-	-
Other Contingencies	137.01	137.01
Sub Total	6,829.86	5,898.90
By product - Foreign Currency		
Guarantees	10,895.79	18,633.94
Bonds	-	-
Undrawn Credit Lines	3,832.40	2,021.23
Other Commitments	-	-
Other Contingencies	18,902.69	20,599.54
Sub Total	33,630.88	41,254.71
Total	40,460.74	47,153.61

3.3 Stage-wise impairment on loans & advances, commitments and contingencies

Gross loans and advances, commitments and contingencies	45,955.62	54,436.47
Less: Accumulated impairment under stage 1	77.76	110.22
Accumulated impairment under stage 2	72.47	6.73
Accumulated impairment under stage 3	0.72	19.27
Net value of loans and advances, commitments and contingencies	45,804.66	54,300.25

3.4 Movement of impairment during the period

Under Stage 1		
Charge/(Write back) to income statement	(32.45)	0.29
Write-off during the year	-	-
Other movements	-	-
Closing balance	77.76	110.22
Under Stage 2		
Charge/(Write back) to income statement	65.74	(13.74)
Write-off during the year	-	-
Other movements	-	-
Closing balance	72.47	6.73
Under Stage 3		
Charge/(Write back) to income statement	(18.55)	19.27
Write-off during the year	-	-
Other movements	-	-
Closing balance	0.72	19.27
Total impairment	150.96	136.22