

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30th JUNE 2024

INCOME STATEMENT FOR THE PERIOD ENDED 30th JUNE 2024

| | Bank (In L | Bank (In LKR Million) | | NR Crores) |
|--|---|--|--|---|
| | Current Period Previous Period C | | Current Period | Previous Period |
| | From 01-Apr-24 To 30-June-24 | From 01-Apr-23 To 30-June-23 | From 01-Apr-24 To 30-June-24 | From 01-Apr-23 To 30-June-23 |
| Interest income Less: Interest expense | 567.67 (120.80) | 948.23 (159.78) | 111,525.98 (70,400.53) | 95,975.45 (57,070.50) |
| Net interest income Fee and commission income Fee and commission expense | 446.88 68.94 | 788.45 79.03 | 41,125.45 11,161.87 | 38,904.95 12,063.38 |
| Net fee and commission income Net gains / (losses) from trading Net fair value gains/(losses) on: financial assets at fair value through profit or loss financial liabilities at fair value through profit or loss | 68.94 - - | 79.03 | 11,161.87 - - | 12,063.38 |
| Net gain/(loss) on derecognition of financial assets: Net other operating income | 131.75 | 94.21 | - | - |
| Total operating income Impairment charges | 647.57 (73.28) | 961.69 (11.36) | 52,287.32 (4,518.07) | 50,968.33 (2,651.85) |
| Net operating income Personnel expenses Depreciation and amortization expenses Other expenses | 574.29 (74.01) (10.89) (59.86) | 973.05 (54.31) (8.48) (60.99) | 47,769.25 (15,465.97) - (9.304.112) | 48,316.48 (16,600.67) - (8.920.19) |
| Operating profit/(loss) before VAT & NBT on financial services Value Added Tax (VAT) on financial services Nation Building Tax (NBT) on financial services | 429.52 (52.73) | 849.26 (86.20) | 22,999.16 - - | 22,795.62 |
| Social security Contribution Levy (SSCL) Operating profit/(loss) after VAT & NBT on financial services | (4.63) 372.16 | (14.59) 748.48 | 22,999.16 | 22,795.62 |
| Share of profits of associates and joint ventures Profit/(loss) before tax | 372.16 | 748.48 | 22,999.16 | 22,795.62 |
| Income tax expenses Profit/(loss) for the Period | (150.37) 221.78 | (243.68) 504.80 | (5,964.00) 17.035.16 | (5,911.33) 16.884.29 |
| Profit attributable to: Equity holders of the Parent Non-controlling interests | | | 17,035.16 | 16,884.29 |
| Earnings per share on profit | | | 17,035.16 | 16,884.29 |
| Basic earnings per ordinary share Diluted earnings per ordinary share | | | 19.09 19.09 | 18.92 18.92 |

| STATEMENT OF COMPREHENSIVE INCO | ME FOR THE | PERIOD ENI | OFD 30 th JUN | F 2024 | | |
|---|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|
| OTATEMENT OF SOME REFIEROIVE INSC | | LKR Million) | | Group (In INR Crores) | | |
| | Current Period | Previous Period | Current Period | Previous Period | | |
| | From 01-Apr-24 To 30-June-24 | From 01-Apr-23 To 30-June-23 | From 01-Apr-24 To 30-June-24 | From 01-Apr-23 To 30-June-23 | | |
| Profit/(loss) for the period | 221.78 | 504.80 | 17,035.16 | 16,884.29 | | |
| Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive | 182.18 | (577.47) | - - | : | | |
| income Share of profits of associates and joint ventures Debt instruments at fair value through other | - | - | - | - | | |
| comprehensive income Others Less: Tax expense relating to items that will be reclassified to income statement | - | | - - - | | | |
| Items that will not be reclassified to income statement Changes in fair value on investments in equity instruments designated at fair value through other comprehensive income | - | - | - | - | | |
| Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Re-measurement of post-employment benefit obligations | _ | | - | | | |
| Changes in revaluation surplus Share of profits of associates and joint ventures | - | - | - | - | | |
| Others Less: Tax expense relating to items that will not be reclassified to income statement | | - | - | - | | |
| Other Comprehensive Income (OCI) for the period, net of taxes Total comprehensive income for the period | 182.18 403.97 | (577.47) (72.67) | 17,035.16 | 16,884.29 | | |
| Attributable to: Equity holders of the parent | 403.31 | (12.01) | 17,035.16 | 16.884.29 | | |
| Non-controlling interests | | | 17,035.16 | 16,884.29 | | |

SELECTED PERFORMANCE INDICATORS BASED ON REGULATORY REPORTING AS AT 30.06.2024

| ITEM | Bank | | | | |
|---|------------|-----------|--|--|--|
| ITEM | 30-June-24 | 31-Mar-24 | | | |
| Regulatory Capital Adequacy (LKR in Millions) | | | | | |
| Common Equity Tier 1 | 19,168 | 18,659 | | | |
| Core (Tier 1) Capital | 19,168 | 18,659 | | | |
| Total Capital Base | 19,410 | 18,805 | | | |
| Regulatory Capital Ratios (%) | | | | | |
| Common Equity Tier 1 Capital (%) (Minimum Requirement 7.0%) | 69.59% | 62.75% | | | |
| Tier 1 Capital Ratio (%) (Minimum Requirement 8.5%) | 69.59% | 62.75% | | | |
| Total Capital Ratio (%) (Minimum Requirement 12.5%) | 70.47% | 63.24% | | | |
| Leverage Ratio (Minimum Requirement - 3%) | 42.67% | 41.32% | | | |
| Regulatory Liquidity | | | | | |
| Statutory Liquid Assets (LKR in Millions) | 15,205.76 | 14,077.52 | | | |
| Statutory Liquid Assets (USD in Millions) | 41.87 | 50.88 | | | |
| Statutory Liquid Assets Ratio (%) Minimum Requirement - 20%) | | | | | |
| Domestic Banking Unit (%) | 147.27% | 153.67% | | | |
| Off Shore Banking Unit (%) | 203.85% | 247.71% | | | |
| Total Stock of High Quality Liquid Assets (LKR in Millions) | 5,499 | 5,636 | | | |
| Liquidity Coverage Ratio (%) (Minimum Requirement-100%) | | | | | |
| Rupee (%) | 1211.94% | 3175.09% | | | |
| All Currency (%) | 396.33% | 375.66% | | | |
| Net Stable Funding Ratio (%) (Minimum Requirement 100%) | 192.13% | 106.69% | | | |
| Assets Quality (Quality of Loan Portfolio) | | | | | |
| Gross Non-Performing Advances Ratio (%) (net of interest in suspense) | 1.14% | 0.01% | | | |
| Net-Non Performing Advances (%) (net of interest in suspense and provision) | 0.96% | 0.00% | | | |
| Impaired Loans (Stage 3) Ratio (%) | 1.14% | 0.01% | | | |
| Impairment (Stage 3) to Stage 3 Loans Ratio (%) | 15.86% | 100.00% | | | |
| Profitability | | | | | |
| Interest Margin (%) | 6.50% | 9.37% | | | |
| Return on Assets (before Tax) (%) | 1.20% | 6.39% | | | |
| Return on Equity (%) | 1.13% | 7.32% | | | |

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30th JUNE 2024

| Bank | Stat | ed capital/Assig | ned capital | | | Reserves | | | Total | Non- controlling | Total Equity |
|--|---------------------------|--------------------------------|-----------------------|---------------------------|----------------------------|----------------------------|----------------------|----------------------------|---|---------------------|---|
| In LKR Million | Ordinary voting shares | Ordinary non- voting shares | Assigned capital | Statutory Reserve fund | OCI reserve | Revaluation reserve | Retained earnings | Other reserves | | interest | |
| Balance as at 01.04.2024 | - | - | 2,442.83 | 617.23 | - | | 11,310.36 | 4,835.78 | 19,206.20 | | 19,206.20 |
| Total comprehensive income for the year | | | | | | | | | | | |
| Profit/(Loss) for the year (net of tax) | - | - | - | - | - | - | 221.78 | - | 221.78 | - | 221.78 |
| Other comprehensive income (net of tax) | - | - | - | - | - | - | - | 182.18 | 182.18 | - | 182.18 |
| Total comprehensive income for the period | - | | | • | | | 221.78 | 182.18 | 403.97 | | 403.97 |
| Transactions with equity holders, recognised directly in equity Share issue/increase of assigned capital Share options excercised Bonus issue Rights issue Transfers to reserve during the period Dividends to equity holders Profit transferred to head office Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted) Others | | | - - - - - | - | - - - - - - | - - - - - - | (35.41) | - - - - - - | - - - - - - - - - - - - - - - - - - - | - | - - - - - - - - - - - - - - - - - - - |
| Total transactions with equity holders | - | - | - | - | - | - | (35.41) | - | (35.41) | | (35.41) |
| Balance as at 30.06.2024 | - | - | 2,442.83 | 617.23 | - | - | 11,496.74 | 5,017.96 | 19,574.76 | | 19,574.76 |

| Assets | | Bank (Ir | Bank (In LKR Million) | | NR Crores) | |
|---|---|---------------------------------------|-----------------------|------------------|-----------------|--|
| Assets | | · · · · · · · · · · · · · · · · · · · | | Current Period | Previous Perio | |
| Assets | | as at 30-June-23 | | as at 30-June-23 | as at 31-Mar-24 | |
| Balances with central banks Balances with central banks 22,973.48 19,750.58 71,777.28 41,059.3 | Assets | | (riddica) | | (/ tauttou) | |
| Placements with banks 22,973.48 19,750.58 71,777.28 41,059.3 | Cash and cash equivalents | 859.74 | 1,718.46 | 214,824.16 | 63,002.4 | |
| Derivative financial instruments | | 833.43 | | - | 206,740.1 | |
| Financial assets recognized through profit or loss measured at fair value flancial sasets at amortised cost loans and advances debt and other instruments | Placements with banks | 22,973.48 | 19,750.58 | 71,777.28 | 41,059.3 | |
| measured at fair value designated at fair value financial assets at amortised cost debt and other instruments | Derivative financial instruments | - | - | - | | |
| designated at fair value Financial assists at amortised cost loans and advances 5,418.22 7,058.98 3,749,138.93 3,703,970.8 270.00 | | - | - | - | | |
| Financial assets at amortised cost | | | | | | |
| Loans and advances 5.418.22 7.058.98 3.749,138.93 3.703,970.8 debt and other instruments 270.00 270.00 270.00 270.00 Financial assets measured at fair value through other comprehensive income 4.550.53 4.547.42 1.628,835.91 1.671,339.6 Investment in subsidiaries 4.550.53 4.547.42 1.628,835.91 1.671,339.6 Investment in subsidiaries 4.550.53 4.547.42 1.628,835.91 1.671,339.6 Investment in subsidiaries 4.550.53 4.547.42 1.628,835.91 1.671,339.6 Investment in associates and joint ventures 4.550.53 4.547.42 1.628,835.91 4.617.2 Investment properties | | | | | | |
| April | | | | | | |
| Financial assets measured at fair value through other comprehensive income 4,550.53 | | | | 3,749,138.93 | 3,703,970.8 | |
| income 4,550.53 4,547.42 1,628,835.91 1,671,339.65 1,671 | | 270.00 | 270.00 | - | | |
| Investment in subsidiaries - - - - - | Financial assets measured at fair value through other comprehensive | | | | | |
| Investment in associates and joint ventures | income | 4,550.53 | 4,547.42 | 1,628,835.91 | 1,671,339.6 | |
| Property, plant and equipment 614.75 609.99 42,527.29 42,617.2 | Investment in subsidiaries | - | - | - | | |
| Investment properties | Investment in associates and joint ventures | - | - | - | | |
| Investment properties | Property, plant and equipment | 614.75 | 609.99 | 42,527.29 | 42,617.2 | |
| Goodwill and intangible assets | | | - | · - | , | |
| Deferred tax assets | | - | - | - | | |
| State Stat | | 45.80 | 45.80 | | | |
| Total assets 35.655.82 35.133.20 6.191,154.01 6.179,693.9 | | | | 484.050.44 | 450.964.1 | |
| Due to banks | Total assets | 35,655.82 | | | 6,179,693.9 | |
| Derivative financial instruments | Liabilities | | | | | |
| Financial liabilities recognized through profit or loss measured at fair value designated at fair value Financial liabilities at amortised cost due to depositors due to debt securities holders ———————————————————————————————————— | Due to banks | 770.43 | 4,593.57 | - | 417,382.9 | |
| measured at fair value designated at fair value financial liabilities at amortised cost due to depositors due to other borrowers 2,331.24 - 585,667.21 57,817.4 - 585,667.21 57,817.4 Debt securities issued 585,667.21 57,817.4 Debt securities issued | Derivative financial instruments | - | - | - | | |
| designated at fair value Financial liabilities at amortised cost due to depositors 11,742.28 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 133,518.4 10,199.53 4,901,725.90 4,904,918.9 1,904,74 1 | Financial liabilities recognized through profit or loss | - | - | - | | |
| Financial liabilities at amortised cost due to depositors due to depositors 11,742.28 due to debt securities holders - 133,518.4 due to other borrowers 2,331.24 - 585,667.21 57,817.4 due to other liabilities 742.20 586.89 - 7. | measured at fair value | | | | | |
| due to depositors 11,742.28 10,199.53 4,901,725.90 4,904,918.9 due to debt securities holders - - - - - 133,518.4 - - 133,518.4 - | designated at fair value | | | | | |
| due to debt securities holders - - - - 133,518.4 due to other borrowers 2,331.24 - 585,667.21 57,817.4 Debt securities issued - - - - Retirement benefit obligations 284.79 274.96 - Current tax liabilities 742.20 586.89 - Deferred tax liabilities - - - - Other provisions - | Financial liabilities at amortised cost | | | | | |
| due to other borrowers | due to depositors | 11,742.28 | 10,199.53 | 4,901,725.90 | 4,904,918.9 | |
| Debt securities issued Retirement benefit obligations 284.79 274.96 | due to debt securities holders | _ | _ | | 133.518.4 | |
| Debt securities issued | due to other borrowers | 2.331.24 | _ | 585.667.21 | 57.817.4 | |
| Current tax liabilities 742.20 586.89 - 7.6 Deferred tax liabilities - - - - 7.6 Other provisions - - - - - 7.6 Other liabilities 209.83 272.05 306,372.61 288,802.1 288,802.1 - | Debt securities issued | _ | _ | _ | , , , | |
| Current tax liabilities 742.20 586.89 - 7.6 Deferred tax liabilities - - - - 7.6 Other provisions - - - - - 7.6 Other liabilities 209.83 272.05 306,372.61 288,802.1 288,802.1 - | Retirement benefit obligations | 284.79 | 274.96 | _ | | |
| Other provisions - | | | | _ | | |
| Other provisions - | Deferred tax liabilities | - | _ | _ | 7.6 | |
| Due to subsidiaries - | Other provisions | _ | _ | _ | | |
| Due to subsidiaries - | Other liabilities | 209.83 | 272.05 | 306.372.61 | 288.802.1 | |
| Equity Stated capital/Assigned capital 2,443 2,442.83 892.46 892.4 Statutory reserve fund 617.23 617.23 - 118,960.7 Retained earnings 11,496.74 11,310.36 396,495.83 218,315.3 OCI Reserve - - - - Other reserves 5,018.24 4,835.78 - 39,077.9 Total shareholders' equity 19,575.04 19,206.20 397,388.29 377,246.5 Non-controlling interests - - - - - Total equity 19,575.04 19,206.20 397,388.29 377,246.5 372,46.5 Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 Contingent liabilities and commitments 42,597.12 42,690.80 1,891,105.2 Memorandum Information Number of Employees 74 71 235,85 | Due to subsidiaries | | - | - | 200,002.1 | |
| Equity Stated capital/Assigned capital 2,443 2,442.83 892.46 892.4 Statutory reserve fund 617.23 617.23 - 118,960.7 Retained earnings 11,496.74 11,310.36 396,495.83 218,315.3 OCI Reserve | Total liabilities | 16.080.78 | 15,927,00 | 5,793,765,72 | 5.802.447.4 | |
| Statutory reserve fund 617.23 617.23 - 118,960.7 Retained earnings 11,496.74 11,310.36 396,495.83 218,315.3 OCI Reserve - - - - Other reserves 5,018.24 4,835.78 - 39,077.9 Total shareholders' equity 19,575.04 19,206.20 397,388.29 377,246.5 Non-controlling interests - <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | |
| Retained earnings 11,496.74 11,310.36 396,495.83 218,315.3 OCI Reserve - - - - Other reserves 5,018.24 4,835.78 - 39,077.9 Total shareholders' equity 19,575.04 19,206.20 397,388.29 377,246.5 Non-controlling interests - - - - - Total equity 19,575.04 19,206.20 397,388.29 377,246.5 377,246.5 Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 Contingent liabilities and commitments 42,557.12 42,690.80 1,891,105.2 Memorandum Information Number of Employees 74 71 235,85 | Stated capital/Assigned capital | | 2,442.83 | 892.46 | 892.4 | |
| OCI Reserve Other reserves 5.018.24 5.018.24 4.835.78 4.835.78 - 39.077.9 39.077.9 Total shareholders' equity Non-controlling interests 19,206.20 - 397,388.29 - 377,246.5 - Total equity Total equity and liabilities 19,206.20 397,388.29 377,246.5 35,655.82 35,133.20 35,655.82 35,133.20 35,655.82 35,133.20 35,855 39,138.29 397,388.29 3 | | 617.23 | 617.23 | - | 118,960.7 | |
| Other reserves 5,018.24 4,835.78 - 39,077.9 Total shareholders' equity 19,575.04 19,206.20 397,388.29 377,246.5 Non-controlling interests - - - - - Total equity 19,575.04 19,206.20 397,388.29 377,246.5 Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 Contingent liabilities and commitments 42,557.12 42,690.80 1,891,105.2 Memorandum Information Number of Employees 74 71 235,85 | | 11,496.74 | 11,310.36 | 396,495.83 | 218,315.3 | |
| Total shareholders' equity Non-controlling interests 19,575.04 19,206.20 397,388.29 377,246.5 Total equity 19,575.04 19,206.20 397,388.29 377,246.5 Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 Contingent liabilities and commitments 42,557.12 42,690.80 1,891,105.2 Memorandum Information Number of Employees 74 71 235,85 | | - | - | - | | |
| Non-controlling interests | | | .,, | - | 39,077.9 | |
| Total equity 19,575.04 19,206.20 397,388.29 377,246.5 Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 Contingent liabilities and commitments 42,557.12 42,690.80 1,891,105.2 Memorandum Information 74 71 235,85 Number of Employees 74 71 235,85 | | 19,575.04 | 19,206.20 | 397,388.29 | 377,246.5 | |
| Total equity and liabilities 35,655.82 35,133.20 6,191,154.01 6,179,696.9 | | - | - | - | | |
| Contingent liabilities and commitments 42,557.12 42,690.80 1,891,105.2 Memorandum Information Number of Employees 74 71 235,85 | | | | | 377,246.5 | |
| Memorandum Information Number of Employees 74 71 235,85 | | | | 6,191,154.01 | | |
| Number of Employees 74 71 235,85 | | 42,557.12 | 42,690.80 | | 1,891,105.2 | |
| | | | | | | |
| | | | | | 235,85 | |

Note: Amounts stated are net of impairment and depreciation

| LIZE MUR | Bank | | | | | |
|---|--------------------------|------------------------------|--|--|--|--|
| n LKR Million | 30/06/2024 | 31/03/2024 (Audited) | | | | |
| Cash flows from operating activities | | | | | | |
| Interest receipts | 567.67 | 3,275.10 | | | | |
| Interest payments | (120.80) | (568.50) | | | | |
| Net commission receipts | 68.94 | 327.68 | | | | |
| Trading income | | | | | | |
| Payments to employees VAT & NBT on financial services | (74.01) | (183.05) | | | | |
| Receipts from other operating activities | (57.37) | (479.91 | | | | |
| Payments on other operating activities | 131.75 (144.03) | 258.73 (430.41) | | | | |
| Operating profit before change in operating assets & liabilities | 372.16 | 2,199.65 | | | | |
| Non-cash items included in the Profit Before Tax | 84.17 | 2,199.03 174.13 | | | | |
| (Increase) / decrease in operating assets | | | | | | |
| Balances with Central Bank of Sri Lanka | 134.55 | 4,868.18 | | | | |
| Financial assets at amortised cost-loans & advances | 1,687.42 | 82.61 | | | | |
| Other assets Placements with Banks | (16.76) | (7.43) | | | | |
| Increase) / decrease in operating assets | (3,222.89) (1,417.68) | (615.00) 4,328.3 6 | | | | |
| ncrease / (decrease) in operating assets | (1,417.00) | 4,320.30 | | | | |
| Financial liabilities at amortised cost-due to depositors | 1,542.75 | (4,904.54) | | | | |
| Financial liabilities at amortised cost-due to debt securities holders | · - | = | | | | |
| Financial liabilities at amortised cost-due to other borrowers | 2,331.24 | 1,269.85 | | | | |
| Financial liabilities at amortised cost - deposits from banks | (3,823.14) | (133.19) | | | | |
| Other liabilities | (62.21) | (60.46) | | | | |
| ncrease / (decrease) in operating liabilities | (11.36) | (3,828.34) | | | | |
| Gratuity Paid Net cash generated from operating activities before income tax | (9.83) | (27.20) 2.846.60 | | | | |
| ncome tax paid | (982.55) (64.67) | (948.57) | | | | |
| Net cash (used in) / from operating activities | (1,047.21) | 1.898.03 | | | | |
| Cash flows from investing activities | (1,01121) | .,,,,,,,, | | | | |
| Purchase of property, plant and equipment | (4.76) | (72.30) | | | | |
| Proceeds from the sale of property, plant and equipment | - | - | | | | |
| Purchase of financial investments | (3.11) | | | | | |
| Proceeds from the sale and maturity of financial investments | (5.11) | _ | | | | |
| Net purchase of intangible assets Net cash flow from acquisition of investment in subsidiaries, associates & joint ventures | - | - | | | | |
| Net cash flow from disposal of subsidiaries, associates & joint ventures | - | - | | | | |
| Dividends received from investment in subsidiaries, associates | | = | | | | |
| Changes in Financial Investments-Net | - | (4,556.89) | | | | |
| Others | - | (36.33) | | | | |
| Net cash (used in) / from investing activities | (7.87) | (4,665.51) | | | | |
| Cash flows from financing activities | ` ′ | , | | | | |
| Assigned capital received from head office Net proceeds from the issue of ordinary share capital | - | - | | | | |
| Net proceeds from the issue of other equity instruments | | - | | | | |
| Net proceeds from the issue of subordinated debt | - | - | | | | |
| Repayment of subordinated debt | - | - | | | | |
| nterest paid on subordinated debt | <u> </u> | _ | | | | |
| Dividend paid to non controlling interest | - | - | | | | |
| Dividend paid to share holders of the parent company | - | - | | | | |
| Dividend paid to holders of other equity instruments | I | (15.47) | | | | |
| Others Net cash (used in) / from financing activities | - | | | | | |
| Net cash (used in) / from mancing activities Net increase/(decrease) in cash & cash equivalents | (1,055.08) | (15.47) (2,782.95) | | | | |
| Cash and cash equivalents at the beginning of the year | 1,718.46 | 5,345.36 | | | | |
| Exchange difference in respect of cash & cash equivalents | 196.36 | (843.95) | | | | |
| Cash and cash equivalents at the end of the guarter | 859.74 | 1,718.46 | | | | |

| STATEMENT OF CASH FLOWS - GROUP | Group (in INR Crores) | | | |
|---|-----------------------|--|--|--|
| STATEMENT OF CASH FLOWS - GROUP | 30/06/2024 | 31/03/2024 (Audited) | | |
| Net cash generated from operating activities before income tax Income tax paid Net cash (used in) / from operating activities Net cash (used in) / from investing activities Net cash (used in) / from financing activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the period Exchange difference in respect of cash & cash equivalent Cash and cash equivalents at the end of the period | - | 477,979.99 (287,761.07) 190,218.92 (30,529.18) (138,553.69) 21,136.05 3,078,996.18 7,887,65 3,108,019.88 | | |
| Components of cash & Cash Equivalents Cash and cash equivalents Balances with central banks Placements with banks Cash and cash equivalents at the end of the period | | 2,251,416.96 856,602.92 3,108,019.88 | | |

CERTIFICATION:

We the under signed, being the Country Head and the Head of Compliance of State Bank of India jointly

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.
- (b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

Sudesh Kumar Bhatt (Sgd) Country Head, Sri Lanka, Date: 22.08.2024

Chamara Divithuragama, (Sgd) Head of Compliance Date: 22.08.2024