

State Bank of India
Additional Disclosures for the quarter ended 30.09.2021
1. Analysis of financial analysis of financial instrument by measurement basis

Bank as at 30-September-2021 (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	4,518.58	-	-	4,518.58
Balances with central bank	6,395.61	-	-	6,395.61
Placements with banks	1,100.15	-	-	1,100.15
Derivative financial instruments	-	-	-	-
Loans and advances	20,048.28	-	-	20,048.28
Debt instruments	260.00	-	287.78	547.78
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	32,322.62	-	288.31	32,610.93
<u>Liabilities</u>	Financial liabilities at amortized cost (LKR)	Financial liabilities recognized through profit or loss (LKR)		Total (LKR.)
Due to banks	13,114.85	-	-	13,114.85
Derivative financial instruments	-	-	-	-
Financial liabilities	7,259.23	-	-	7,259.23
Due to depositors	7,259.23	-	-	7,259.23
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	54.57	-	-	54.57
Total financial liabilities	20,428.65	-	-	20,428.65

Bank as at 31-Mar-2021 (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	2,520.73	-	-	2,520.73
Balances with central bank	4,832.31	-	-	4,832.31
Placements with banks	3,215.03	-	-	3,215.03
Derivative financial instruments	-	-	-	-
Loans and advances	24,447.46	-	-	24,447.46
Debt instruments	2,284.27	-	298.02	2,582.29
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	37,299.80	-	298.55	37,598.36
<u>Liabilities</u>	Financial liabilities at amortized cost (LKR.)	Financial liabilities recognized through profit or loss (LKR.)		Total (LKR.)
Due to banks	17,554.85	-	-	17,554.85
Derivative financial instruments	-	-	-	-
Financial liabilities	8,229.16	-	-	8,229.16
Due to depositors	8,229.16	-	-	8,229.16
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	53.49	-	-	53.49
Total financial liabilities	25,837.51	-	-	25,837.51

2. Analysis of Deposits		
Bank as at 30-September-2021 (In Rupees Million)		
	30.09.2021	31.03.2021 (Audited)
By Product- Domestic Currency		
Demand deposits (Current Accounts)	2,235.19	1,628.20
Savings deposits	487.59	459.29
Term deposits	1,805.06	1,599.35
Other deposits	154.41	69.14
	<u>4,682.25</u>	<u>3,755.97</u>
By Product- Foreign Currency		
Demand deposits (Current Accounts)	411.49	3,259.28
Savings deposits	536.85	562.58
Term deposits	1,608.37	573.42
Other deposits	20.27	77.92
	<u>2,576.98</u>	<u>4,473.19</u>
Total Deposits	<u>7,259.23</u>	<u>8,229.16</u>

**3. Analysis of Loans & Advances, Commitments,
Contingencies and Impairment
Bank as at 30-September-2021 (In Rupees Million)**

3.1 Product-wise Analysis - Gross loans & advances

By product - Domestic Currency	30.09.2021	31.03.2021 (Audited)
Overdraft	1,373.15	898.01
Term loans	2,621.61	3,288.00
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	-	86.78
Staff loans	122.31	99.31
Sub Total	4,117.07	4,372.10
By product - Foreign Currency		
Overdraft	4,152.78	1,146.45
Term loans	8,003.32	10,154.00
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	3,879.35	8,904.03
Staff loans	-	-
Sub Total	16,035.45	20,204.49
Total	20,152.52	24,576.58

3.2 Product wise - Commitments and Contingencies

By product - Domestic Currency		
Guarantees	2,763.18	2,806.93
Bonds	-	-
Undrawn Credit Lines	2,318.19	2,721.73
Other Commitments	137.01	137.04
Other Contingencies	47.00	2.51
Sub Total	5,265.38	5,668.21
By product - Foreign Currency		
Guarantees	10,013.49	8,453.31
Bonds	-	-
Undrawn Credit Lines	1,831.60	2,299.77
Other Commitments	2,072.60	2,078.99
Other Contingencies	18,697.40	14,661.97
Sub Total	32,615.10	27,494.05
Total	37,880.48	33,162.26

3.3 Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	58,033.01	57,738.84
Less: Accumulated impairment under stage 1	95.34	99.50
Accumulated impairment under stage 2	27.02	36.12
Accumulated impairment under stage 3	-	-
Net value of loans and advances, commitments and contingencies	57,910.65	57,603.23
3.4 Movement of impairment during the period		
Under Stage 1		
Charge/(Write back) to income statement	(4.16)	(20.25)
Write-off during the year		
Other movements		
Closing balance	95.34	99.50
Under Stage 2		
Charge/(Write back) to income statement	(9.10)	(2.30)
Write-off during the year		
Other movements		
Closing balance	27.02	36.12
Under Stage 3		
Charge/(Write back) to income statement	-	-
Write-off during the year		
Other movements		
Closing balance	-	-
Total impairment	122.36	135.62