

State Bank of India  
Additional Disclosures for the period ended 30.09.2023  
1. Analysis of financial analysis of financial instrument by measurement basis

| Bank as at 30-September-2023 (In Rupees Million) |  |  |  |                  |
|--|--|--|--|------------------|
| <b>Assets</b>                                    | Financial assets at<br>amortized cost (LKR)      | Financial assets recognized<br>through profit or loss (LKR)      | Financial assets recognized<br>through other comprehensive<br>income (LKR) | Total<br>(LKR)   |
| Cash and cash equivalent                         | 1,752.98   | -  | -  | 1,752.98         |
| Balances with central bank                       | 877.47   | -  | -  | 877.47           |
| Placements with banks                            | 19,698.70  | -  | -  | 19,698.70        |
| Derivative financial instruments                 | -  | -  | -  | -                |
| Loans and advances                               | 4,748.81   | -  | -  | 4,748.81         |
| Debt instruments                                 | 260.00   | -  | 5,301.63   | 5,561.63         |
| Equity instruments                               | -  | -  | 0.53   | 0.53             |
| Others   | -  | -  | -  | -                |
| <b>Total financial assets</b>                    | <b>27,337.96</b>                                 | <b>-</b>   | <b>5,302.16</b>  | <b>32,640.12</b> |
| <b>Liabilities</b>                               | Financial liabilities at<br>amortized cost (LKR) | Financial liabilities recognized through profit or loss<br>(LKR) |  | Total<br>(LKR)   |
| Due to banks                                     | 972.84   | -  | -  | 972.84           |
| Derivative financial instruments                 | -  | -  | -  | -                |
| Financial liabilities                            | 10,778.86  | -  | -  | 10,778.86        |
| Due to depositors                                | 10,778.86  | -  | -  | 10,778.86        |
| Due to debt security holders                     | -  | -  | -  | -                |
| Due to other borrowers                           | -  | -  | -  | -                |
| Sundry creditors and accrued expenses            | 1,398.32   | -  | -  | 1,398.32         |
| <b>Total financial liabilities</b>               | <b>13,150.02</b>                                 | <b>-</b>   | <b>-</b>   | <b>13,150.02</b> |

| Bank as at 31-Mar-2023 (In Rupees Million) - Audited |  |  |  |                  |
|--|--|--|--|------------------|
| <b>Assets</b>  | Financial assets at<br>amortized cost (LKR)      | Financial assets recognized<br>through profit or loss (LKR)      | Financial assets recognized<br>through other comprehensive<br>income (LKR) | Total<br>(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   | -  | -  | -  | -                |
| <b>Total financial assets</b>                        | <b>37,830.45</b>                                 | <b>-</b>   | <b>0.53</b>  | <b>37,830.98</b> |
| <b>Liabilities</b>                                   | Financial liabilities at<br>amortized cost (LKR) | Financial liabilities recognized through profit or loss<br>(LKR) |  | Total<br>(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           |
| <b>Total financial liabilities</b>                   | <b>18,738.94</b>                                 | <b>-</b>   | <b>-</b>   | <b>18,738.94</b> |

| <b>2. Analysis of Deposits</b>                          |                   |                             |
|---|-------------------|-----------------------------|
| <b>Bank as at 30-September-2023 (In Rupees Million)</b> |                   |                             |
|   | <b>30.09.2023</b> | <b>31.03.2023 (Audited)</b> |
| <b>By Product- Domestic Currency</b>                    |                   |                             |
| Demand deposits (Current Accounts)                      | 2,757.81          | 2,829.87                    |
| Savings deposits  | 384.11            | 358.44                      |
| Term deposits   | 2,803.58          | 2,643.98                    |
| Other deposits  | 76.71             | 58.58                       |
|   | <b>6,022.22</b>   | <b>5,890.87</b>             |
| <b>By Product- Foreign Currency</b>                     |                   |                             |
| Demand deposits (Current Accounts)                      | 2,205.00          | 4,596.11                    |
| Savings deposits  | 823.64            | 796.36                      |
| Term deposits   | 1,627.87          | 3,605.59                    |
| Other deposits  | 100.13            | 215.14                      |
|   | <b>4,756.65</b>   | <b>9,213.21</b>             |
| <b>Total Deposits</b>                                   | <b>10,778.86</b>  | <b>15,104.07</b>            |

**3. Analysis of Loans & Advances, Commitments,  
Contingencies and Impairment  
Bank as at 30-September-2023 (In Rupees Million)**

**3.1 Product-wise Analysis - Gross loans & advances**

| By product - Domestic Currency       | 30.09.2023      | 31.03.2023<br>(Audited) |
|--------------------------------------|-----------------|-------------------------|
| Overdraft                            | 545.01          | 516.41                  |
| Term loans                           | 905.87          | 1,297.91                |
| Lease rental receivable              | -               | -                       |
| Credit cards                         | -               | -                       |
| Pawning                              | -               | -                       |
| Trade finance                        | -               | -                       |
| Staff loans                          | 104.96          | 102.54                  |
| <b>Sub Total</b>                     | <b>1,555.85</b> | <b>1,916.86</b>         |
| <b>By product - Foreign Currency</b> |                 |                         |
| Overdraft                            | 2,615.03        | 2,771.65                |
| Term loans                           | 554.08          | 2,413.39                |
| Lease rental receivable              | -               | -                       |
| Credit cards                         | -               | -                       |
| Pawning                              | -               | -                       |
| Trade finance                        | 140.28          | 180.95                  |
| Staff loans                          | -               | -                       |
| <b>Sub Total</b>                     | <b>3,309.39</b> | <b>5,366.00</b>         |
| <b>Total</b>                         | <b>4,865.23</b> | <b>7,282.86</b>         |

**3.2 Product wise - Commitments and Contingencies**

| By product - Domestic Currency       |                  |                  |
|--------------------------------------|------------------|------------------|
| Guarantees                           | 3,589.87         | 2,649.04         |
| Bonds                                | -                | -                |
| Undrawn Credit Lines                 | 3,191.48         | 3,112.85         |
| Other Commitments                    | -                | -                |
| Other Contingencies                  | 137.01           | 137.01           |
| <b>Sub Total</b>                     | <b>6,918.37</b>  | <b>5,898.90</b>  |
| <b>By product - Foreign Currency</b> |                  |                  |
| Guarantees                           | 11,288.79        | 18,633.94        |
| Bonds                                | -                | -                |
| Undrawn Credit Lines                 | 3,171.51         | 2,021.23         |
| Other Commitments                    | -                | -                |
| Other Contingencies                  | 23,327.47        | 20,599.54        |
| <b>Sub Total</b>                     | <b>37,787.76</b> | <b>41,254.71</b> |
| <b>Total</b>                         | <b>44,706.13</b> | <b>47,153.61</b> |

| <b>3.3 Stage-wise impairment on loans &amp; advances, commitments and contingencies</b> |                  |                  |
|---|------------------|------------------|
| Gross loans and advances, commitments and contingencies                                 | 49,571.36        | 54,436.47        |
| Less: Accumulated impairment under stage 1  | 61.54            | 110.22           |
| Accumulated impairment under stage 2  | 83.07            | 6.73             |
| Accumulated impairment under stage 3  | 0.72             | 19.27            |
| <b>Net value of loans and advances, commitments and contingencies</b>                   | <b>49,426.04</b> | <b>54,300.25</b> |
| <b>3.4 Movement of impairment during the period</b>                                     |                  |                  |
| <b>Under Stage 1</b>  |                  |                  |
| Charge/(Write back) to income statement   | (48.68)          | 0.29             |
| Write-off during the year   |                  |                  |
| Other movements   |                  |                  |
| Closing balance   | 61.54            | 110.22           |
| <b>Under Stage 2</b>  |                  |                  |
| Charge/(Write back) to income statement   | 76.33            | (13.74)          |
| Write-off during the year   |                  |                  |
| Other movements   |                  |                  |
| Closing balance   | 83.07            | 6.73             |
| <b>Under Stage 3</b>  |                  |                  |
| Charge/(Write back) to income statement   | (18.55)          | 19.27            |
| Write-off during the year   |                  |                  |
| Other movements   |                  |                  |
| Closing balance   | 0.72             | 19.27            |
| <b>Total impairment</b>   | <b>145.33</b>    | <b>136.22</b>    |