

State Bank of India
Additional Disclosures for the quarter ended 30.06.2022
1. Analysis of financial analysis of financial instrument by measurement basis

Bank as at 30-June-2022 (In Rupees Million)				
Assets	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	5,585.57	-	-	5,585.57
Balances with central bank	13,215.05	-	-	13,215.05
Placements with banks	13,500.08	-	-	13,500.08
Derivative financial instruments	-	-	-	-
Loans and advances	25,733.91	-	-	25,733.91
Debt instruments	260.00	-	-	260.00
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	58,294.60	-	0.53	58,295.13
Liabilities	Financial liabilities at amortized cost (LKR)	Financial liabilities recognized through profit or loss (LKR)		Total (LKR.)
Due to banks	13,762.87	-	-	13,762.87
Derivative financial instruments	-	-	-	-
Financial liabilities	26,385.92	-	-	26,385.92
Due to depositors	26,385.92	-	-	26,385.92
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	76.22	-	-	76.22
Total financial liabilities	40,225.01	-	-	40,225.01

Bank as at 31-Mar-2022 (In Rupees Million) - Audited				
Assets	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	4,933.97	-	-	4,933.97
Balances with central bank	9,283.30	-	-	9,283.30
Placements with banks	14,171.08	-	-	14,171.08
Derivative financial instruments	-	-	-	-
Loans and advances	21,364.05	-	-	21,364.05
Debt instruments	260.00	-	1,668.18	1,928.18
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
Total financial assets	50,012.40	-	1,668.71	51,681.11
Liabilities	Financial liabilities at amortized cost (LKR.)	Financial liabilities recognized through profit or loss (LKR.)		Total (LKR.)
Due to banks	15,682.64	-	-	15,682.64
Derivative financial instruments	-	-	-	-
Financial liabilities	20,484.87	-	-	20,484.87
Due to depositors	20,484.87	-	-	20,484.87
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	162.64	-	-	162.64
Total financial liabilities	36,330.15	-	-	36,330.15

2. Analysis of Deposits		
Bank as at 30-June-2022 (In Rupees Million)		
	30.06.2022	31.03.2022 (Audited)
By Product- Domestic Currency		
Demand deposits (Current Accounts)	5,844.48	4,145.76
Savings deposits	552.78	532.92
Term deposits	2,799.30	2,381.44
Other deposits	457.63	238.02
	<u>9,654.18</u>	<u>7,298.15</u>
By Product- Foreign Currency		
Demand deposits (Current Accounts)	5,430.72	10,060.24
Savings deposits	1,020.82	672.17
Term deposits	10,238.44	2,453.30
Other deposits	41.75	1.01
	<u>16,731.74</u>	<u>13,186.72</u>
Total Deposits	<u>26,385.92</u>	<u>20,484.87</u>

**3. Analysis of Loans & Advances, Commitments,
Contingencies and Impairment
Bank as at 30-June-2022 (In Rupees Million)**

3.1 Product-wise Analysis - Gross loans & advances

By product - Domestic Currency	30.06.2022	31.03.2022 (Audited)
Overdraft	561.49	349.75
Term loans	2,131.07	1,992.51
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	15.42	8.62
Staff loans	114.32	106.72
Sub Total	2,822.30	2,457.60
By product - Foreign Currency		
Overdraft	4,002.82	2,584.73
Term loans	1,883.99	1,721.24
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	17,191.85	14,727.97
Staff loans	-	-
Sub Total	23,078.65	19,033.94
Total	25,900.95	21,491.54

3.2 Product wise - Commitments and Contingencies

By product - Domestic Currency		
Guarantees	2,933.84	2,887.57
Bonds	-	-
Undrawn Credit Lines	1,614.38	3,084.22
Other Commitments	137.01	137.01
Other Contingencies	-	-
Sub Total	4,685.23	6,108.80
By product - Foreign Currency		
Guarantees	20,084.12	17,436.99
Bonds	-	-
Undrawn Credit Lines	726.90	502.78
Other Commitments	3,729.44	3,026.00
Other Contingencies	40,699.83	21,846.25
Sub Total	65,240.29	42,812.02
Total	69,925.52	48,920.83

3.3 Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	95,826.47	70,412.37
Less: Accumulated impairment under stage 1	149.84	109.93
Accumulated impairment under stage 2	19.45	20.47
Accumulated impairment under stage 3	-	-
Net value of loans and advances, commitments and contingencies	95,657.17	70,281.96
3.4 Movement of impairment during the period		
Under Stage 1		
Charge/(Write back) to income statement	39.92	6.78
Write-off during the year		
Other movements		
Closing balance	149.84	109.93
Under Stage 2		
Charge/(Write back) to income statement	(1.02)	(15.64)
Write-off during the year		
Other movements		
Closing balance	19.45	20.47
Under Stage 3		
Charge/(Write back) to income statement	-	-
Write-off during the year		
Other movements		
Closing balance	-	-
Total impairment	169.30	130.40