

State Bank of India  
Additional Disclosures for the quarter ended 30.06.2023  
1. Analysis of financial analysis of financial instrument by measurement basis

Bank as at 30-June-2023 (In Rupees Million)				
<b>Assets</b>	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	2,985.94	-	-	2,985.94
Balances with central bank	5,312.37	-	-	5,312.37
Placements with banks	26,096.73	-	-	26,096.73
Derivative financial instruments	-	-	-	-
Loans and advances	5,639.05	-	-	5,639.05
Debt instruments	260.00	-	-	260.00
Equity instruments	-	-	0.53	0.53
Others	-	-	-	-
<b>Total financial assets</b>	<b>40,294.09</b>	<b>-</b>	<b>0.53</b>	<b>40,294.62</b>
<b>Liabilities</b>	Financial liabilities at amortized cost (LKR)	Financial liabilities recognized through profit or loss (LKR)		Total (LKR)
Due to banks	1,467.56	-	-	1,467.56
Derivative financial instruments	-	-	-	-
Financial liabilities	18,864.68	-	-	18,864.68
Due to depositors	18,864.68	-	-	18,864.68
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	817.06	-	-	817.06
<b>Total financial liabilities</b>	<b>21,149.30</b>	<b>-</b>	<b>-</b>	<b>21,149.30</b>

Bank as at 31-Mar-2023 (In Rupees Million) - Audited				
<b>Assets</b>	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	-	-	-	-
<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 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
<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-June-2023 (In Rupees Million)</b>		
	<b>30.06.2023</b>	<b>31.03.2023 (Audited)</b>
<b>By Product- Domestic Currency</b>		
Demand deposits (Current Accounts)	2,891.20	2,829.87
Savings deposits	332.40	358.44
Term deposits	2,873.47	2,643.98
Other deposits	145.48	58.58
	<u>6,242.56</u>	<u>5,890.87</u>
<b>By Product- Foreign Currency</b>		
Demand deposits (Current Accounts)	5,496.47	4,596.11
Savings deposits	805.48	796.36
Term deposits	6,233.84	3,605.59
Other deposits	86.33	215.14
	<u>12,622.12</u>	<u>9,213.21</u>
<b>Total Deposits</b>	<u>18,864.68</u>	<u>15,104.07</u>

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

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

By product - Domestic Currency	30.06.2023	31.03.2023 (Audited)
Overdraft	1,137.37	516.41
Term loans	1,157.08	1,297.91
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	-	-
Staff loans	103.09	102.54
<b>Sub Total</b>	<b>2,397.54</b>	<b>1,916.86</b>
<b>By product - Foreign Currency</b>		
Overdraft	2,374.06	2,771.65
Term loans	834.98	2,413.39
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	115.33	180.95
Staff loans	-	-
<b>Sub Total</b>	<b>3,324.36</b>	<b>5,366.00</b>
<b>Total</b>	<b>5,721.90</b>	<b>7,282.86</b>

**3.2 Product wise - Commitments and Contingencies**

By product - Domestic Currency		
Guarantees	3,039.47	2,649.04
Bonds	-	-
Undrawn Credit Lines	3,037.30	3,112.85
Other Commitments	-	-
Other Contingencies	137.01	137.01
<b>Sub Total</b>	<b>6,213.78</b>	<b>5,898.90</b>
<b>By product - Foreign Currency</b>		
Guarantees	17,028.18	18,633.94
Bonds	-	-
Undrawn Credit Lines	3,120.30	2,021.23
Other Commitments	-	-
Other Contingencies	13,819.72	20,599.54
<b>Sub Total</b>	<b>33,968.20</b>	<b>41,254.71</b>
<b>Total</b>	<b>40,181.98</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	45,903.88	54,436.47
Less: Accumulated impairment under stage 1	82.48	110.22
Accumulated impairment under stage 2	37.41	6.73
Accumulated impairment under stage 3	0.72	19.27
<b>Net value of loans and advances, commitments and contingencies</b>	<b>45,783.27</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	(27.74)	0.29
Write-off during the year		
Other movements		
Closing balance	82.48	110.22
<b>Under Stage 2</b>		
Charge/(Write back) to income statement	30.67	(13.74)
Write-off during the year		
Other movements		
Closing balance	37.41	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>120.60</b>	<b>136.22</b>