

State Bank of India
Additional Disclosures for the year ended 31.03.2023
1. Analysis of financial analysis of financial instrument by measurement basis

Bank as at 31-Mar-2023 (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	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	-	-	-	-
Total financial assets	37,830.45	-	0.53	37,830.98
Liabilities	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	-	-	-	-
Due to depositors	-	-	-	-
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Financial liabilities at amortised Cost	-	-	-	-
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
Total financial liabilities	18,738.94	-	-	18,738.94

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	-	-	-	-
Due to depositors	-	-	-	-
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Financial liabilities at amortised Cost	-	-	-	-
Due to depositors	20,484.87	-	-	20,484.87
Due to debt security holders	-	-	-	-
Due to other borrowers	-	-	-	-
Sundry creditors and accrued expenses	153.31	-	-	153.31
Total financial liabilities	36,320.81	-	-	36,320.81

2. Analysis of Deposits		
Bank as at 31-Mar-2023 (In Rupees Million) - Audited		
	31.03.2023	31.03.2022
By Product- Domestic Currency		
Demand deposits (Current Accounts)	2,829.87	4,145.76
Savings deposits	358.44	532.92
Term deposits	2,643.98	2,381.44
Other deposits	58.58	238.02
	<u>5,890.87</u>	<u>7,298.15</u>
By Product- Foreign Currency		
Demand deposits (Current Accounts)	4,596.11	10,060.24
Savings deposits	796.36	672.17
Term deposits	3,605.59	2,453.30
Other deposits	215.14	1.01
	<u>9,213.21</u>	<u>13,186.72</u>
Total Deposits	<u>15,104.07</u>	<u>20,484.87</u>

**3. Analysis of Loans & Advances, Commitments,
Contingencies and Impairment
Bank as at 31-Mar-2023 (In Rupees Million)**

3.1 Product-wise Analysis - Gross loans & advances

By product - Domestic Currency	31.03.2023	31.03.2022
Overdraft	516.41	349.75
Term loans	1,297.91	1,992.51
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	-	8.62
Staff loans	102.54	106.72
Sub Total	1,916.86	2,457.60
By product - Foreign Currency		
Overdraft	2,771.65	2,584.73
Term loans	978.05	1,721.24
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	1,616.29	14,727.97
Staff loans	-	-
Sub Total	5,366.00	19,033.94
Total	7,282.86	21,491.54

3.2 Product wise - Commitments and Contingencies

By product - Domestic Currency		
Guarantees	2,649.04	2,887.57
Bonds	-	-
Undrawn Credit Lines	3,112.85	3,084.22
Other Commitments	137.01	137.01
Other Contingencies	-	-
Sub Total	5,898.90	6,108.80
By product - Foreign Currency		
Guarantees	18,633.94	17,436.99
Bonds	-	-
Undrawn Credit Lines	2,021.23	502.78
Other Commitments	3,395.62	3,026.00
Other Contingencies	17,203.92	21,846.25
Sub Total	41,254.71	42,812.02
Total	47,153.61	48,920.83

3.3 Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	54,436.47	70,412.37
Less: Accumulated impairment under stage 1	110.22	109.92
Accumulated impairment under stage 2	6.73	20.48
Accumulated impairment under stage 3	19.27	-
Net value of loans and advances, commitments and contingencies	54,300.25	70,281.97
3.4 Movement of impairment during the period		
Under Stage 1		
Charge/(Write back) to income statement	0.29	6.78
Write-off during the year		
Other movements		
Closing balance	110.22	109.93
Under Stage 2		
Charge/(Write back) to income statement	(13.74)	(15.64)
Write-off during the year		
Other movements		
Closing balance	6.73	20.47
Under Stage 3		
Charge/(Write back) to income statement	19.27	-
Write-off during the year		
Other movements		
Closing balance	19.27	-
Total impairment	136.22	130.40