

HBL SRI LANKA
AS AT 30 SEPTEMBER 2023

Loan & Receivables to Other Customers

In Rupees Thousand	Bank LKR		Group PKR	
	30/09/2023	31/12/2022	31/12/2022	31/12/2021
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	972,004	1,081,169	322,019,641	319,597,160
Term loans	1,141,440	1,408,183	485,410,615	463,885,719
Lease rentals receivable	-	-	41,893,039	41,944,458
Credit cards	-	-	24,203,424	16,715,261
Staff Loan	97,569	85,136	13,413,238	26,372,537
Other Loan	-	1,260,914	601,794,326	352,843,862
Sub total	2,211,013	3,835,402	1,488,734,283	1,221,358,997
By Product- Foreign Currency				
Overdraft	1,061,228	858,665	141,289,908	103,281,432
Term loans	372,280	734,552	202,910,117	232,641,436
Bills of exchange	-	-	37,755,359	28,664,936
Other Loans	-	-	3,979,238	4,953,791
Sub total	1,433,507	1,593,217	385,934,622	369,541,595
Total	3,644,520	5,428,619	1,874,668,905	1,590,900,592
Product - wise commitments & contingencies				
By product - Domestic Currency				
Guarantees	321,722	498,551	146,675,992	118,539,400
Bonds	-	-	-	-
Undrawn Credit Lines	914,616	497,035	19,084,452	28,331,955
Acceptances	-	-	10,988,433	-
Letter of Credit	-	-	12,266,510	10,417,081
Forwards exchange contracts and derivatives	-	-	397,531,514	116,302,708
Commitments for acquisition of fixed and intangible assets	-	-	15,891,504	12,014,024
Sub total	1,236,338	995,586	602,438,405	285,605,167
By product - Foreign Currency				
Guarantees	1,810,329	3,010,081	115,817,111	175,865,893
Bonds	-	-	-	-
Undrawn Credit Lines	2,511,670	2,077,376	2,864,064	2,080,524
Acceptances	9,035	-	44,024,941	-
Letter of Credit	2,114	260,184	268,602,527	295,907,599
Forwards exchange contracts and derivatives	1,055,269	1,291,566	194,854,257	620,990,457
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	16,279	73,381
Sub total	5,388,417	6,639,208	626,179,179	1,094,917,854
Total	6,624,755	7,634,794	1,228,617,584	1,380,523,021

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Stage-wise impairment on Loans & Advances, commitments & Contingencies
Gross loans and advances, commitments and contingencies

Less :	Accumulated impairment under stage 1	108,865	48,946	-	-
	Accumulated impairment under stage 2	56,335	58,106	-	-
	Accumulated impairment under stage 3	235,201	251,567	-	-
	Collective Impairment	-	-	13,017,731.00	11,008,308.00
	Individual Impairment	-	-	78,259,477.00	72,845,186.00
	Net value of loans and advances, commitments and contingencies	400,401	358,620	91,277,208.00	83,853,494.00
Under Stage 1					
	Opening Balance	48,946	129	-	-
	Charge/ (write back) to income statement	60,322	48,817	-	-
	Write-off during the year	-	-	-	-
	Other movements	(403)	-	-	-
	Closing Balance	108,865	48,946	-	-
Under Stage 2					
	Opening Balance	58,106	733	11,008,308	11,063,284
	Charge/ (write back) to income statement	(1,771)	57,373	7,922,294	(277,250)
	Write-off during the year	-	-	(8,050,839)	-
	Other movements	-	-	2,137,968	222,274
	Closing Balance	56,335	58,106	13,017,731	11,008,308
Under Stage 3					
	Opening Balance	251,567	225,182	72,845,186	70,835,763
	Charge/ (write back) to income statement	(3,971)	2,555	3,732,070	7,922,294
	Write-off during the year	-	(3,368)	(5,983,867)	(8,050,839)
	Other movements	(12,394)	27,198	7,666,088	2,137,968
	Closing Balance as at	235,201	251,567	78,259,477	72,845,186
	Total Impairment	400,401	358,620	91,277,208	83,853,494
		-	-	-	-

Due to Other Customers- By Product

In Rupees Thousand	Bank LKR		Group PKR	
	30/09/2023	31/12/2022	31/12/2021	31/12/2021
By product- Domestic Currency				
Demand deposits (Current accounts)	1,140,773	1,247,078	1,148,901,972	945,566,337
Savings deposits	607,269	1,969,720	1,278,759,403	1,412,753,293
Fixed deposits	2,885,333	1,860,854	397,953,080	508,357,284
Call Deposits	10,400	3,475	-	22,049
Margin Balances	44,977	14,977	-	12,328,840
Sub total	4,688,751	5,096,104	2,825,614,455	2,879,027,804
By product- Foreign Currency				
Demand deposits (Current accounts)	902,650	782,089	248,125,459	211,660,177
Savings deposits	666,778	1,689,213	152,314,469	103,957,054
Fixed deposits	2,357,345	2,594,833	243,287,869	186,252,205
Call Deposits	-	-	-	-
Margin Balances	73,924	72,622	-	1,101,158
Sub total	4,000,698	5,138,756	643,727,797	502,970,595
Total	8,689,449	10,234,860	3,469,342,252	3,381,998,398

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NSFR Disclosure

In Rupees Thousand	Bank	
	30/09/2023	31/12/2022
NSFR Disclosure		
Total Available Stable Funding	12,789,679	12,460,276
Required Stable Funding – On Balance Sheet Assets	3,637,160	6,179,170
Required Stable Funding – Off Balance Sheet Items	331,238	381,740
Total Required Stable Funding	3,968,398	6,560,910
NSFR	322%	190%

HBL SRI LANKA
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30 SEPTEMBER 2023

a. Bank-2023				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	814,047	-	-	814,047
Balances with central banks	63,153	-	-	63,153
Placement with banks	3,405,123	-	-	3,405,123
Derivative financial instruments	-	-	-	-
Loans and Advances	3,244,119	-	-	3,244,119
Debt Instruments & Investments	2,399,355	-	6,985,961	9,385,316
Equity Instruments	-	-	28,617	28,617
Total financial assets	9,925,797	-	7,014,578	16,940,375
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	424,999	-	-	424,999
Derivative financial instruments	-	-	-	-
Due to other customers	8,689,449	-	-	8,689,449
Other borrowings	-	-	-	-
Total financial liabilities	9,114,447	-	-	9,114,447
b. Bank-2022				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,706,590	-	-	2,706,590
Balances with central banks	110,918	-	-	110,918
Placement with banks	2,121,872	-	-	2,121,872
Derivative financial instruments	-	12,083	-	12,083
Loans and Advances	5,070,000	-	-	5,070,000
Debt Instruments & Investments	3,168,145	-	4,126,291	7,294,436
Equity Instruments	-	-	28,617	28,617
Total financial assets	13,177,525	12,083	4,154,908	17,344,516
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	6,988	-	-	6,988
Derivative financial instruments	-	-	-	-
Due to other customers	10,234,860	-	-	10,234,860
Other borrowings	-	-	-	-
Total financial liabilities	10,241,848	-	-	10,241,848

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ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30 SEPTEMBER 2023

c. Group-2022				
In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	177,041,873	-	-	177,041,873
Balances with central banks	118,973,513	-	-	118,973,513
Placement with banks	296,106,309	-	-	296,106,309
Loans and Advances	1,782,497,923	-	-	1,782,497,923
Debt Instruments	380,979,487	3,639,550	1,518,510,128	1,903,129,165
Equity Instruments			9,279,530	9,279,530
Total financial assets	2,755,599,105	3,639,550	1,527,789,658	4,287,028,313

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Due to other customers	3,469,342,252	-	-	3,469,342,252
Other borrowings	602,645,399	-	-	602,645,399
Total financial liabilities	4,071,987,651	-	-	4,071,987,651

c. Group-2021				
In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	264,559,692	-	-	264,559,692
Balances with central banks	176,692,554	-	-	176,692,554
Placement with banks	158,180,507	-	-	158,180,507
Loans and Advances	1,507,047,097	-	-	1,507,047,097
Debt Instruments	337,642,414	8,951,592	1,564,261,211	1,910,855,217
Equity Instruments			11,963,993	11,963,993
Total financial assets	2,444,122,264	8,951,592	1,576,225,204	4,029,299,060

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Due to other customers	3,381,998,398	-	-	3,381,998,398
Other borrowings	436,258,005	-	-	436,258,005
Total financial liabilities	3,818,256,403	-	-	3,818,256,403

AC - Financial Assets/ liabilities measured at amortised cost

FVPL - Financial Assets/ liabilities measured at fair value through profit or loss

FVOCI - Financial Assets measured at fair value through other comprehensive income