

**HBL SRI LANKA**  
**AS AT 31 DECEMBER 2022**

**Loan & Receivables to Other Customers**

In Rupees Thousand	Bank LKR		Group PKR	
	31/12/2022	31/12/2021	31/12/2022	31/12/2021
Product-wise gross loans & advances				
<b>By Product- Domestic Currency</b>				
Overdraft	1,081,169	693,642	322,019,641	319,597,160
Term loans	1,408,183	1,295,682	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	85,136	75,078	13,413,238	26,372,537
Other Loan	1,260,914	314,641	601,794,326	352,843,862
<b>Sub total</b>	<b>3,835,402</b>	<b>2,379,043</b>	<b>1,488,734,283</b>	<b>1,221,358,997</b>
<b>By Product- Foreign Currency</b>				
Overdraft	858,665	233,366	141,289,908	103,281,432
Term loans	734,552	58,767	202,910,117	232,641,436
Bills of exchange	-	-	37,755,359	28,664,936
Other Loans	-	-	3,979,238	4,953,791
<b>Sub total</b>	<b>1,593,217</b>	<b>292,133</b>	<b>385,934,622</b>	<b>369,541,595</b>
<b>Total</b>	<b>5,428,619</b>	<b>2,671,176</b>	<b>1,874,668,905</b>	<b>1,590,900,592</b>
<b>Product - wise commitments &amp; contingencies</b>				
<b>By product - Domestic Currency</b>				
Guarantees	498,551	503,095	146,675,992	118,539,400
Bonds	-	-	-	-
Undrawn Credit Lines	497,035	604,720	19,084,452	28,331,955
Acceptances	-	-	10,988,433	-
Letter of Credit	-	291,127.66	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
<b>Sub total</b>	<b>995,586</b>	<b>1,398,942</b>	<b>602,438,405</b>	<b>285,605,167</b>
<b>By product - Foreign Currency</b>				
Guarantees	3,010,081	1,700,891	115,817,111	175,865,893
Bonds	-	-	-	-
Undrawn Credit Lines	2,077,376	388,130	2,864,064	2,080,524
Acceptances	-	232,909	44,024,941	-
Letter of Credit	260,184	8,526	268,602,527	295,907,599
Forwards exchange contracts and derivatives	1,291,566	3,948,573	194,854,257	620,990,457
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	16,279	73,381
<b>Sub total</b>	<b>6,639,208</b>	<b>6,279,029</b>	<b>626,179,179</b>	<b>1,094,917,854</b>
<b>Total</b>	<b>7,634,794</b>	<b>7,677,972</b>	<b>1,228,617,584</b>	<b>1,380,523,021</b>

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<b>Stage-wise impairment on Loans &amp; Advances, commitments &amp; Contingencies</b>					
<b>Gross loans and advances, commitments and contingencies</b>					
Less :	Accumulated impairment under stage 1	48,946	129	-	-
	Accumulated impairment under stage 2	58,106	733	-	-
	Accumulated impairment under stage 3	251,567	225,182	-	-
	Collective Impairment	-	-	<b>13,017,731.00</b>	<b>11,008,308.00</b>
	Individual Impairment	-	-	<b>78,259,477.00</b>	<b>72,845,186.00</b>
<b>Net value of loans and advances, commitments and contingencies</b>		<b>358,620</b>	<b>226,044</b>	<b>91,277,208.00</b>	<b>83,853,494.00</b>
<b>Under Stage 1</b>					
	Opening Balance	129	225	-	-
	Charge/ (write back) to income statement	48,817	(96)	-	-
	Write-off during the year	-	-	-	-
	Other movements	-	-	-	-
	Closing Balance	<b>48,946</b>	<b>129</b>	<b>-</b>	<b>-</b>
<b>Under Stage 2</b>					
	Opening Balance	733	54,430	11,008,308	11,063,284
	Charge/ (write back) to income statement	57,373	(54,084)	7,922,294	(277,250)
	Write-off during the year	-	-	(8,050,839)	-
	Other movements	-	387	2,137,968	222,274
	Closing Balance	<b>58,106</b>	<b>733</b>	<b>13,017,731</b>	<b>11,008,308</b>
<b>Under Stage 3</b>					
	Opening Balance	225,182	185,351	72,845,186	70,835,763
	Charge/ (write back) to income statement	2,555	34,196	3,732,070	7,922,294
	Write-off during the year	(3,368)	-	(5,983,867)	(8,050,839)
	Other movements	27,198	5,636	7,666,088	2,137,968
	Closing Balance as at	<b>251,567</b>	<b>225,182</b>	<b>78,259,477</b>	<b>72,845,186</b>
<b>Total Impairment</b>		<b>358,620</b>	<b>226,044</b>	<b>91,277,208</b>	<b>83,853,494</b>
		-	-	-	-
<b>Due to Other Customers- By Product</b>					
		<b>Bank LKR</b>		<b>Group PKR</b>	
<b>In Rupees Thousand</b>		<b>31/12/2022</b>	<b>31/12/2021</b>	<b>31/12/2021</b>	<b>31/12/2021</b>
<b>By product- Domestic Currency</b>					
	Demand deposits (Current accounts)	1,247,078	1,015,282	1,148,901,972	945,566,337
	Savings deposits	1,969,720	991,102	1,278,759,403	1,412,753,293
	Fixed deposits	1,860,854	1,218,538	397,953,080	508,357,284
	Call Deposits	3,475.00	458	-	22,049
	Margin Balances	14,977	8,933	-	12,328,840
<b>Sub total</b>		<b>5,096,104</b>	<b>3,234,314</b>	<b>2,825,614,455</b>	<b>2,879,027,804</b>
<b>By product- Foreign Currency</b>					
	Demand deposits (Current accounts)	782,089	121,815	248,125,459	211,660,177
	Savings deposits	1,689,213	1,052,927	152,314,469	103,957,054
	Fixed deposits	2,594,833	1,172,873	243,287,869	186,252,205
	Call Deposits	0	-	-	-
	Margin Balances	72,622	88,740	-	1,101,158
<b>Sub total</b>		<b>5,138,756</b>	<b>2,436,354</b>	<b>643,727,797</b>	<b>502,970,595</b>
<b>Total</b>		<b>10,234,860</b>	<b>5,670,668</b>	<b>3,469,342,252</b>	<b>3,381,998,398</b>
		-	-	-	0

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**NSFR Disclosure**

<b>In Rupees Thousand</b>	<b>Bank</b>	
	<b>31/12/2022</b>	<b>31/12/2021</b>
<b>NSFR Disclosure</b>		
Total Available Stable Funding	12,460,276	9,784,464
Required Stable Funding – On Balance Sheet Assets	6,179,170	3,874,865
Required Stable Funding – Off Balance Sheet Items	381,740	206,517
Total Required Stable Funding	6,560,910	4,081,382
NSFR	<b>190%</b>	<b>240%</b>

**HBL SRI LANKA**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 31 DECEMBER 2022**

**a. Bank-2022**

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
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
<b>Total financial assets</b>	<b>13,177,525</b>	<b>12,083</b>	<b>4,154,908</b>	<b>17,344,516</b>

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	6,988	-	-	6,988
Derivative financial instruments	-	-	-	-
Due to other customers	10,234,860	-	-	10,234,860
Other borrowings	-	-	-	-
<b>Total financial liabilities</b>	<b>10,241,848</b>	<b>-</b>	<b>-</b>	<b>10,241,848</b>

**b. Bank-2021**

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	437,136	-	-	437,136
Balances with central banks	111,707	-	-	111,707
Placement with banks	1,203,927	-	-	1,203,927
Derivative financial instruments	-	-	-	-
Loans and Advances	2,445,131	-	-	2,445,131
Debt Instruments & Investments	3,192,294	-	5,915,386	9,107,680
Equity Instruments	-	-	26,945	26,945
<b>Total financial assets</b>	<b>7,390,196</b>	<b>-</b>	<b>5,942,331</b>	<b>13,332,527</b>

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	142,334	-	-	142,334
Derivative financial instruments	-	22,704	-	22,704
Due to other customers	5,670,668	-	-	5,670,668
Other borrowings	1,103,203	-	-	1,103,203
<b>Total financial liabilities</b>	<b>6,916,204</b>	<b>22,704</b>	<b>-</b>	<b>6,938,908</b>

**HBL SRI LANKA**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 31 DECEMBER 2022**

**c. Group-2022**

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
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
<b>Total financial assets</b>	<b>2,755,599,105</b>	<b>3,639,550</b>	<b>1,527,789,658</b>	<b>4,287,028,313</b>

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

**c. Group-2021**

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
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
<b>Total financial assets</b>	<b>2,444,122,264</b>	<b>8,951,592</b>	<b>1,576,225,204</b>	<b>4,029,299,060</b>

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

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