

HBL SRI LANKA
AS AT 30 JUNE 2024

Loan & Receivables to Other Customers

In Rupees Thousand	Bank LKR		Group PKR	
	30/06/2024	31/12/2023	31/12/2023	31/12/2022
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	627,557	1,053,931	521,517,491	322,019,641
Term loans	258,786	382,571	314,211,680	485,410,615
Lease rentals receivable	-	-	28,929,567	41,893,039
Credit cards	-	-	34,273,106	24,203,424
Staff Loan	114,415	102,676	45,373,324	13,413,238
Other Loan	525,091	617,724	627,349,759	601,794,326
Sub total	1,525,849	2,156,902	1,571,654,927	1,488,734,283
By Product- Foreign Currency				
Overdraft	1,489,220	1,446,963	74,027,903	141,289,908
Term loans	45,983	232,812	188,492,346	202,910,117
Bills of exchange	-	-	24,564,850	37,755,359
Other Loans	165,760	-	105,916,858	3,979,238
Sub total	1,700,963	1,679,775	393,001,957	385,934,622
Total	3,226,813	3,836,677	1,964,656,884	1,874,668,905
Product - wise commitments & contingencies				
By product - Domestic Currency				
Guarantees	959,517	457,165	256,759,254	146,675,992
Bonds	-	-	-	-
Undrawn Credit Lines	2,752,323	1,444,603	11,132,631	19,084,452
Acceptances	-	-	47,348,050	10,988,433
Letter of Credit	-	-	357,568,933	12,266,510
Forwards exchange contracts and derivatives	-	-	333,687,877	397,531,514
Commitments for acquisition of fixed and intangible assets	-	-	12,046,367	15,891,504
Sub total	3,711,841	1,901,767	1,018,543,112	602,438,405
By product - Foreign Currency				
Guarantees	2,503,528	2,233,150	31,033,015	115,817,111
Undrawn Credit Lines	1,224,219	1,910,125	8,681,203	2,864,064
Acceptances	8,191	6,406	8,213,417	44,024,941
Letter of Credit	214,407	3,775	19,986,555	268,602,527
Forwards exchange contracts and derivatives	843,392	963,368	167,032,697	194,854,257
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	44,403	16,279
Sub total	4,793,737	5,116,823	234,991,290	626,179,179
Total	8,505,578	7,018,591	1,253,534,402	1,228,617,584

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In Rupees Thousand	Bank LKR		Group PKR	
	30/06/2024	31/12/2023	31/12/2023	31/12/2022
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies				
Less : Accumulated impairment under stage 1	97,312	118,686	-	-
Accumulated impairment under stage 2	52,269	43,892	-	-
Accumulated impairment under stage 3	230,486	240,252	-	-
Collective Impairment	-	-	18,392,219.00	13,017,731.00
Individual Impairment	-	-	84,920,073.00	78,259,477.00
Net value of loans and advances, commitments and contingencies	380,068	402,830	103,312,292.00	91,277,208.00
Under Stage 1				
Opening Balance	118,686	48,946	-	-
Charge/ (write back) to income statement	(21,184)	70,149	-	-
Write-off during the year	-	-	-	-
Other movements	(190)	(409)	-	-
Closing Balance	97,312	118,686	-	-
Under Stage 2				
Opening Balance	43,892	58,106	13,017,731	11,008,308
Charge/ (write back) to income statement	8,377	(14,214)	3,649,475	7,922,294
Write-off during the year	-	-	-	(8,050,839)
Other movements	-	-	1,725,013	2,137,968
Closing Balance	52,269	43,892	18,392,219	13,017,731
Under Stage 3				
Opening Balance	240,252	251,567	78,259,477	72,845,186
Charge/ (write back) to income statement	(2,220)	(4,241)	9,315,925	3,732,070
Write-off during the year	-	-	(10,675,157)	(5,983,867)
Other movements	(7,545)	(7,074)	8,019,828	7,666,088
Closing Balance as at	230,486	240,252	84,920,073	78,259,477
Total Impairment	380,068	402,830	103,312,292	91,277,208
Due to Other Customers- By Product				
In Rupees Thousand	Bank LKR		Group PKR	
	30/06/2024	31/12/2023	31/12/2023	31/12/2022
By product- Domestic Currency				
Demand deposits (Current accounts)	1,230,369	1,251,449	1,096,710,851	1,148,901,972
Savings deposits	1,262,881	555,129	1,749,789,766	1,278,759,403
Fixed deposits	4,679,529	2,981,175	469,029,684	397,953,080
Call Deposits	10,400	18,412	-	-
Margin Balances	45,157	44,977	-	-
Sub total	7,228,336	4,851,143	3,315,530,301	2,825,614,455
By product- Foreign Currency				
Demand deposits (Current accounts)	323,557	1,376,987	287,989,233	248,125,459
Savings deposits	657,628	877,634	162,565,332	152,314,469
Fixed deposits	2,252,848	2,351,698	376,266,970	243,287,869
Call Deposits	-	-	-	-
Margin Balances	195,881	72,185	-	-
Sub total	3,429,914	4,678,504	826,821,535	643,727,797
Total	10,658,250	9,529,646	4,142,351,836	3,469,342,252

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NSFR Disclosure

In Rupees Thousand	Bank LKR		31/12/2023
	30/06/2024	31/03/2024	
NSFR Disclosure			
Total Available Stable Funding	14,513,820	14,164,806	13,023,292
Required Stable Funding – On Balance Sheet Assets	3,290,441	3,322,342	4,692,353
Required Stable Funding – Off Balance Sheet Items	425,279	468,461	350,930
Total Required Stable Funding	3,715,720	3,790,803	5,043,283
NSFR	391%	374%	258%

HBL SRI LANKA
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30 JUNE 2024

a. Bank-2024				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	471,893	-	-	471,893
Balances with central banks	85,220	-	-	85,220
Placement with banks	3,176,008	-	-	3,176,008
Derivative financial instruments	-	-	-	-
Loans and Advances	2,846,745	-	-	2,846,745
Debt Instruments & Investments	2,690,419	-	10,632,962	13,323,381
Equity Instruments	-	-	31,614	31,614
Total financial assets	9,270,285	-	10,664,575	19,934,861
LIABILITIES				
Due to banks	610,990	-	-	610,990
Derivative financial instruments	-	466	-	466
Due to other customers	10,658,250	-	-	10,658,250
Other borrowings	485,000	-	-	485,000
Total financial liabilities	11,754,241	466	-	11,754,707
b. Bank-2023				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,650,978	-	-	2,650,978
Balances with central banks	78,128	-	-	78,128
Placement with banks	1,500,465	-	-	1,500,465
Derivative financial instruments	-	376	-	376
Loans and Advances	3,433,847	-	-	3,433,847
Debt Instruments & Investments	1,769,866	-	8,279,725	10,049,590
Equity Instruments	-	-	28,617	28,617
Total financial assets	9,433,283	376	8,308,342	17,742,002
LIABILITIES				
Due to banks	28,468	-	-	28,468
Derivative financial instruments	-	-	-	-
Due to other customers	9,529,646	-	-	9,529,646
Other borrowings	250,191	-	-	250,191
Total financial liabilities	9,808,305	-	-	9,808,305

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AS AT 30 JUNE 2024

c. Group-2023				
In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	328,537,645	-	-	328,537,645
Balances with central banks	218,990,936	-	-	218,990,936
Placement with banks	145,201,708	-	-	145,201,708
Loans and Advances	1,861,344,592	-	-	1,861,344,592
Debt Instruments	459,663,103	2,653,977	2,057,223,831	2,519,540,911
Equity Instruments			9,279,530	9,279,530
Total financial assets	3,013,737,984	2,653,977	2,066,503,361	5,082,895,322

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Due to other customers	4,142,351,836	-	-	4,142,351,836
Other borrowings	684,741,679	-	-	684,741,679
Total financial liabilities	4,827,093,515	-	-	4,827,093,515

d. 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	1,515,825,665	1,900,444,702
Equity Instruments		-	11,963,993	11,963,993
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

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