

HBL SRI LANKA
AS AT 31 DECEMBER 2023

Loan & Receivables to Other Customers

In Rupees Thousand	Bank LKR		Group PKR	
	31/12/2023	31/12/2022	31/12/2023	31/12/2022
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	1,053,931	1,081,169	521,517,491	322,019,641
Term loans	382,571	1,408,183	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	102,676	85,136	45,373,324	13,413,238
Other Loan	617,724	1,260,914	627,349,759	601,794,326
Sub total	2,156,902	3,835,402	1,571,654,927	1,488,734,283
By Product- Foreign Currency				
Overdraft	1,446,963	858,665	74,027,903	141,289,908
Term loans	232,812	734,552	188,492,346	202,910,117
Bills of exchange	-	-	24,564,850	37,755,359
Other Loans	-	-	105,916,858	3,979,238
Sub total	1,679,775	1,593,217	393,001,957	385,934,622
Total	3,836,677	5,428,619	1,964,656,884	1,874,668,905
Product - wise commitments & contingencies				
Guarantees	457,165	498,551	256,759,254	146,675,992
Bonds	-	-	-	-
Undrawn Credit Lines	1,444,603	497,035	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	1,901,767	995,586	1,018,543,112	602,438,405
By product - Foreign Currency				
Guarantees	2,233,150	3,010,081	31,033,015	115,817,111
Undrawn Credit Lines	1,910,125	2,077,376	8,681,203	2,864,064
Acceptances	6,406	-	8,213,417	44,024,941
Letter of Credit	3,775	260,184	19,986,555	268,602,527
Forwards exchange contracts and derivatives	963,368	1,291,566	167,032,697	194,854,257
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	44,403	16,279
Sub total	5,116,823	6,639,208	234,991,290	626,179,179
Total	7,018,591	7,634,794	1,253,534,402	1,228,617,584

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In Rupees Thousand	Bank LKR		Group PKR	
	31/12/2023	31/12/2022	31/12/2023	31/12/2022
c. Group-2023				
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies				
Less :				
Accumulated impairment under stage 1	69,740	48,817	-	-
Accumulated impairment under stage 2	733	733	-	-
Accumulated impairment under stage 3	240,252	251,567	-	-
Collective Impairment	-	-	6,820,450.00	5,095,437.00
Individual Impairment	-	-	84,920,073.00	78,259,477.00
Net value of loans and advances, commitments and contingencies	310,725	301,117	91,740,523.00	83,354,914.00
Under Stage 1				
Charge/ (write back) to income statement	70,149	48,817	-	-
Write-off during the year	-	-	-	-
Other movements	(409)	-	-	-
Closing Balance	69,740	48,817	-	-
Under Stage 2				
	733	733	5,095,437	11,008,308
d. Group-2 Write-off during the year	-	-	-	(8,050,839)
Other movements	-	-	1,120,013	2,107,300
Closing Balance	733	733	6,820,450	5,095,437
Under Stage 3				
	251,567	225,182	78,259,477	72,845,186
Charge/ (write back) to income statement	(4,241)	2,555	9,315,925	3,732,070
Write-off during the year	-	(3,368)	(10,675,157)	(5,983,867)
Other movements	(7,074)	27,198	8,019,828	7,666,088
Closing Balance as at	240,252	251,567	84,920,073	78,259,477
Total Impairment	310,725	301,117	91,740,523	83,354,914
	-	-	-	-
Due to Other Customers- By Product				
In Rupees Thousand	Bank LKR		Group PKR	
	31/12/2023	31/12/2022	31/12/2023	31/12/2022
By product- Domestic Currency				
Demand deposits (Current accounts)	1,251,449	1,247,078	1,096,710,851	1,148,901,972
Savings deposits	555,129	1,969,720	1,749,789,766	1,278,759,403
Fixed deposits	2,981,175	1,860,854	469,029,684	397,953,080
Call Deposits	18,412	3,475.00	-	-
Margin Balances	44,977	14,977	-	-
Sub total	4,851,143	5,096,104	3,315,530,301	2,825,614,455
By product- Foreign Currency				
Demand deposits (Current accounts)	1,376,987	782,089	287,989,233	248,125,459
Savings deposits	877,634	1,689,213	162,565,332	152,314,469
Fixed deposits	2,351,698	2,594,833	376,266,970	243,287,869
Call Deposits	-	-	-	-
Margin Balances	72,185	72,622	-	-
Sub total	4,678,504	5,138,756	826,821,535	643,727,797
Total	9,529,646	10,234,860	4,142,351,836	3,469,342,252
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NSFR Disclosure

In Rupees Thousand	Bank		
	LKR 000		
	31/12/2023	30/09/2023	31/12/2022
NSFR Disclosure			
Total Available Stable Funding	13,023,292	12,789,679	12,460,276
Required Stable Funding – On Balance Sheet Assets	4,692,353	3,637,160	6,179,170
Required Stable Funding – Off Balance Sheet Items	350,930	331,238	381,740
Total Required Stable Funding	5,043,283	3,968,398	6,560,910
NSFR	258%	322%	190%

HBL SRI LANKA
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 31 DECEMBER 2023

a. 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	-	8,276,728	10,046,594
Equity Instruments	-	-	31,614	31,614
Total financial assets	9,433,283	376	8,308,342	17,742,002

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
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

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 31 DECEMBER 2023

c. Group-2023				
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	2,321,007,695	2,653,977	2,066,503,361	4,390,165,033

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		-	-	-
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	2,459,492,796	3,639,550	1,527,789,658	3,990,922,004

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