

**HBL SRI LANKA**  
**LOANS & RECEIVABLES TO OTHER CUSTOMER**  
**AS AT 30 SEPTEMBER 2021**

**Loan & Receivables to Other Customers**

In Rupees Thousand	Bank LKR		Group PKR	
	9/30/2021	12/31/2020	12/31/2020	12/31/2019
Product-wise gross loans & advances				
<b>By Product- Domestic Currency</b>				
Overdraft	543,967	739,316	251,306,833	226,743,676
Term loans	1,275,263	1,334,344	426,597,930	426,377,867
Lease rentals receivable			29,390,294	20,651,901
Credit cards			12,025,377	9,764,783
Staff Loan	85,511	66,750	19,429,678	14,626,184
Other Loan	611,519	522,175	316,179,547	286,117,617
<b>Sub total</b>	<b>2,516,259</b>	<b>2,662,585</b>	<b>1,054,929,659</b>	<b>984,282,028</b>
<b>By Product- Foreign Currency</b>				
Overdraft	75,872	71,751	69,793,306	69,238,852
Term loans	175,445	408,484	165,368,287	155,690,000
Bills of exchange			10,619,956	14,582,958
Other Loans			4,698,061	19,529,114
<b>Sub total</b>	<b>251,317</b>	<b>480,235</b>	<b>250,479,610</b>	<b>259,040,924</b>
<b>Total</b>	<b>2,767,577</b>	<b>3,142,820</b>	<b>1,305,409,269</b>	<b>1,243,322,952</b>
<b>Product - wise commitments &amp; contingencies</b>				
<b>By product - Domestic Currency</b>				
Guarantees	357,234	32,690	100,991,233	73,947,620
Bonds	-	-	-	-
Undrawn Credit Lines	390,378	860,676	11,030,228	3,422,252
Acceptances	-	-	-	-
Letter of Credit	-	-	23,242,202	17,232,721
Forwards exchange contracts and derivatives	-	-	173,254,479	126,430,809
Commitments for acquisition of fixed and intangible asse	-	-	5,487,716	1,402,144
<b>Sub total</b>	<b>747,612</b>	<b>893,366</b>	<b>314,005,858</b>	<b>222,435,546</b>
<b>By product - Foreign Currency</b>				
Guarantees	542,444.60	123,534	101,229,553	78,961,210
Bonds	-	-	-	-
Undrawn Credit Lines	324,584	493,982	55,755	3,675,810
Acceptances	42,613	-	-	-
Letter of Credit	65,725	49,012	130,152,521	94,790,629
Forwards exchange contracts and derivatives	382,321	1,383,097	452,723,649	602,385,546
Opearating lease	-	-	-	-
Commitments for acquisition of fixed and intangible asse	-	-	27,711	22,280
<b>Sub total</b>	<b>1,357,687</b>	<b>2,049,625</b>	<b>684,189,189</b>	<b>779,835,475</b>
<b>Total</b>	<b>2,105,299</b>	<b>2,942,991</b>	<b>998,195,047</b>	<b>1,002,271,021</b>

**Stage-wise impairment on Loans & Advances, commitments & Contingencies**

**Gross loans and advances, commitments and contingencies**

Less :	Accumulated impairment under stage 1	3,918	225	-	-
	Accumulated impairment under stage 2	59,561	54,430	<b>62,182,088.00</b>	<b>68,734,072.00</b>
	Accumulated impairment under stage 3	187,700	185,351	<b>11,063,284.00</b>	<b>3,730,991.00</b>
	Collective Impairment	-	-	68,465,249	66,417,176
	Individual Impairment	-	-	3,528,347	3,088,343
<b>Net value of loans and advances, commitments and contingencies</b>		<b>251,179</b>	<b>240,006</b>	<b>145,238,968.00</b>	<b>141,970,582.00</b>

**Under Stage 1**

Opening Balance	225	1,440	-	-
Charge/ (write back) to income statement	-	(1,215)	-	-
Write-off during the year	-	-	-	-
Other movements	3,693	-	-	-
<b>Closing Balance</b>	<b>3,918</b>	<b>225</b>	<b>-</b>	<b>-</b>

**Under Stage 2**

Opening Balance	54,430	49,059	68,734,072	68,465,249
Charge/ (write back) to income statement	-	5,243	22,457	(632,842)
Write-off during the year	-	-	(6,797,869)	(1,602,082)
Other movements	5,131	128	223,428	2,503,747
<b>Closing Balance</b>	<b>59,561</b>	<b>54,430</b>	<b>62,182,088</b>	<b>68,734,072</b>

**Under Stage 3**

Opening Balance	185,351	204,355	3,730,991	3,528,347
Charge/ (write back) to income statement	(628)	(23,488)	7,284,592	108,046
Write-off during the year	-	-	-	-
Other movements	2,978	4,484	47,701	94,598
<b>Closing Balance as at</b>	<b>187,700</b>	<b>185,351</b>	<b>11,063,284</b>	<b>3,730,991</b>

**Total Impairment**

<b>251,179</b>	<b>240,006</b>	<b>73,245,372</b>	<b>72,465,063</b>
----------------	----------------	-------------------	-------------------

**Due to Other Customers- By Product**

In Rupees Thousand	Bank LKR		Group PKR	
	9/30/2021	12/31/2020	12/31/2018	12/31/2017
<b>By product- Domestic Currency</b>				
Demand deposits (Current accounts)	790,298	719,539	822,255,545	720,327,522
Savings deposits	916,324	815,264	1,262,957,872	1,042,888,032
Fixed deposits	930,739	1,380,853	328,389,463	277,513,225
Call Deposits	400	25,738	3,447	3,466
Margin Balances	4,544	949	13,870,434	5,796,531
<b>Sub total</b>	<b>2,642,305</b>	<b>2,942,343</b>	<b>2,427,476,762</b>	<b>2,046,528,776</b>
<b>By product- Foreign Currency</b>				
Demand deposits (Current accounts)	667,026	85,265	157,137,067	149,428,393
Savings deposits	1,312,905	780,080	95,413,865	92,999,092
Fixed deposits	217,274	161,639	148,655,360	145,804,182
Call Deposits	-	46,602	18,232	19,196
Margin Balances	39,997	65,263	1,670,105	2,817,530
<b>Sub total</b>	<b>2,237,202</b>	<b>1,138,849</b>	<b>402,894,628</b>	<b>388,231,667</b>
<b>Total</b>	<b>4,879,507</b>	<b>4,081,192</b>	<b>2,830,371,390</b>	<b>2,434,760,443</b>