

HBL SRI LANKA
LOANS & RECEIVABLES TO OTHER CUSTOMER
AS AT 31 MARCH 2022

Loan & Receivables to Other Customers

In Rupees Thousand	Bank LKR		Group PKR	
	31/03/2022	31/12/2021	31/12/2021	31/12/2020
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	793,424	693,642	319,597,160	251,306,833
Term loans	1,169,361	1,295,682	463,885,719	426,597,930
Lease rentals receivable	-	-	41,944,458	29,390,294
Credit cards	-	-	16,715,261	12,025,377
Staff Loan	77,353	75,078	26,372,537	19,429,678
Other Loan	342,809	313,132	352,843,862	316,179,547
Sub total	2,382,946	2,377,534	1,221,358,997	1,054,929,659
By Product- Foreign Currency				
Overdraft	1,286,425	233,366	103,281,432	69,793,306
Term loans	-	58,767	232,641,436	165,368,287
Bills of exchange	-	-	28,664,936	10,619,956
Other Loans	-	-	4,953,791	4,698,061
Sub total	1,286,425	292,133	369,541,595	250,479,610
Total	3,669,371	2,669,667	1,590,900,592	1,305,409,269
	3,669,371			
Product - wise commitments & contingencies				
By product - Domestic Currency				
Guarantees	91,173	503,095	118,539,400	100,991,233
Bonds	-	-	-	-
Undrawn Credit Lines	616,476	604,720	28,331,955	11,030,228
Acceptances	-	-	-	-
Letter of Credit	8,526	291,127.66	10,417,081	23,242,202
Forwards exchange contracts and derivatives	-	-	116,302,708	173,254,479
Commitments for acquisition of fixed and intangible ass	-	-	12,014,024	5,487,716
Sub total	716,175	1,398,942	285,605,167	314,005,858
By product - Foreign Currency				
Guarantees	50,350	1,700,891	175,865,893	101,229,553
Bonds	-	-	-	-
Undrawn Credit Lines	403,226	388,130	2,080,524	55,755
Acceptances	270,527	232,909	-	-
Letter of Credit	434,533	8,526	295,907,599	130,152,521
Forwards exchange contracts and derivatives	3,886,930	3,948,573	620,990,457	452,723,649
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible ass	-	-	73,381	27,711
Sub total	5,045,567	6,279,029	1,094,917,854	684,189,189
Total	5,761,742	7,677,972	1,380,523,021	998,195,047

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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	543	883	-	-
	Accumulated impairment under stage 2	65,217	734		
	Accumulated impairment under stage 3	190,959	225,182		
	Collective Impairment	-	-	72,845,186.00	70,835,763.00
	Individual Impairment	-	-	11,008,308.00	11,063,284.00
Net value of loans and advances, commitments and contingencies		256,720	226,799	83,853,494.00	81,899,047.00

Under Stage 1

Opening Balance	883	2,027	-	-
Charge/ (write back) to income statement	(340)	(1,144)	-	-
Write-off during the year	-	-	-	-
Other movements	-	-	-	-
Closing Balance	543	883	-	-

Under Stage 2

Opening Balance	734	1,983	70,835,763	72,634,967
Charge/ (write back) to income statement	153	(1,637)	7,922,294	4,775,237
Write-off during the year	-	-	(8,050,839)	(6,797,869)
Other movements	64,331	387	2,137,968	223,428
Closing Balance	65,217	734	72,845,186	70,835,763

Under Stage 3

Opening Balance	243,257	243,257	11,063,284	3,730,991
Charge/ (write back) to income statement	(52,606)	(23,710)	(277,250)	7,284,592
Write-off during the year	-	-	222,274	-
Other movements	308	5,636	-	47,701
Closing Balance as at	190,959	225,182	11,008,308	11,063,284

Total Impairment

	256,720	226,799	83,853,494	81,899,047
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Due to Other Customers- By Product

In Rupees Thousand	Bank LKR		Group PKR	
	31/03/2022	31/12/2021	31/12/2021	31/12/2020
By product- Domestic Currency				
Demand deposits (Current accounts)	1,200,544	1,015,282	945,566,337	822,255,545
Savings deposits	1,277,471	991,102	1,412,753,293	1,262,957,872
Fixed deposits	856,990	1,218,538	508,357,284	328,389,463
Call Deposits	468	458	22,049	3,447
Margin Balances	37,818	8,933	12,328,840	13,870,434
Sub total	3,373,291	3,234,314	2,879,027,804	2,427,476,762
By product- Foreign Currency				
Demand deposits (Current accounts)	348,206	121,815	211,660,177	157,137,067
Savings deposits	1,694,929	1,052,927	103,957,054	95,413,865
Fixed deposits	1,763,063	1,172,873	186,252,205	148,655,360
Call Deposits	2,687	-	-	18,232
Margin Balances	59,800	88,740	1,101,158	1,670,105
Sub total	3,868,685	2,436,354	502,970,595	402,894,628
Total	7,241,976	5,670,668	3,381,998,398	2,830,371,390