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## **Habib Bank Limited - Sri Lanka Branch**

**Quantitative Disclosures as per Shedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III & Additional Disclosures to Quarterly Fianancial Statements For Quarter Ended 30.09.2019**



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Quantitative Disclosures as per Shedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III

Template 1 - Key Regulatory Ratios - Capital and Liquidity

Item	30.09.2019	30.06.2019
<b>Regulatory Capital (LKR '000)</b>		
Common Equity Tier 1	5,553,854	5,516,661
Tier 1 Capital	5,553,854	5,516,661
Total Capital	5,642,768	5,580,805
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement-7%</i> )	80%	106%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8.5%</i> )	80%	106%
Total Capital Ratio ( <i>Minimum Requirement - 12.5%</i> )	81%	107%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	65%	65%
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets (LKR'000)	4,292,389	4,209,972
Statutory Liquid Assets Ratio ( <i>Minimum Requirement -20%</i> )		
Domestic Banking Unit (%)	260.97%	243.01%
Off-Shore Banking Unit (%)	27.41%	180.70%
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 90%</i> )	3597%	6396%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 90%</i> )	2985%	3418%



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Quantitative Disclosures as per Schedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III

**Template 2 - Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)	
	30.09.2019	30.06.2019
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>5,553,854</b>	<b>5,516,661</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>5,659,083</b>	<b>5,659,083</b>
Equity Capital (Stated Capital)/Assigned Capital	4,938,391	4,938,391
Reserve Fund	68,122	68,122
Published Retained Earnings/(Accumulated Retained Losses)	659,275	659,275
Published Accumulated Other Comprehensive Income (OCI)	(6,705)	(6,705)
General and other Disclosed Reserves		
Unpublished Current Year's Profit/Loss and Gains reflected in OCI		
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to CET1 Capital</b>	<b>105,228</b>	<b>142,422</b>
Goodwill (net)		
Intangible Assets (net)		
Deferred tax assets (net)	69,273	69,273
Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees	(1,701)	(821)
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)	37,656	73,970
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>		
<b>Additional Tier 1 (AT1) Capital</b>		
Qualifying Additional Tier 1 Capital Instruments		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to AT1 Capital</b>		
Investment in Own Shares		
Others (specify)		
<b>Tier 2 Capital after Adjustments</b>	<b>88,913</b>	<b>64,144</b>
<b>Tier 2 Capital</b>	<b>88,913</b>	<b>64,144</b>
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	48,311	48,311
Loan Loss Provisions	40,602	15,833
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to Tier 2</b>		
Investment in Own Shares		
Others (specify)		
<b>CET1 Capital</b>	<b>5,553,854</b>	<b>5,516,661</b>
<b>Total Tier 1 Capital</b>	<b>5,553,854</b>	<b>5,516,661</b>
<b>Total Capital</b>	<b>5,642,768</b>	<b>5,580,805</b>



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Quantitative Disclosures as per Shedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III

**Template 2 - Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)	
	30.09.2019	30.06.2019
<b>Total Risk Weighted Assets (RWA)</b>	<b>6,969,239</b>	<b>5,207,838</b>
RWAs for Credit Risk	3,957,246	4,693,669
RWAs for Market Risk	2,577,399	59,479
RWAs for Operational Risk	434,594	454,690
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	80%	106%
of which: Capital Conservation Buffer (%)		
of which: Countercyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)	0	0
<b>Total Tier 1 Capital Ratio (%)</b>	80%	106%
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	81%	107%
of which: Capital Conservation Buffer (%)		
of which: Countercyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		



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Quantitative Disclosures as per Schedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III

Template 3 - Computation of Leverage Ratio

Item	Amount (LKR '000)	
	30.09.2019	30.06.2019
<b>Tier 1 Capital</b>	5,553,854	5,516,661
<b>Total Exposures</b>		
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	8,484,466	8,442,186
Derivative Exposures	-	-
Securities Financing Transaction Exposures	-	-
Other Off-Balance Sheet Exposures	18,866	18,876
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	65%	65%



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Template 4 - Basel III Computation of Liquidity Coverage Ratio - All Currency

Item	Amount (LKR'000)			
	30.09.2019		30.06.2019	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	2,648,283	2,648,283	2,727,706	2,727,706
<b>Total Adjusted Level 1A Assets</b>	2,648,283	2,648,283	2,727,706	2,727,706
<b>Level 1 Assets</b>	2,648,283	2,648,283	2,727,706	2,727,706
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	<b>3,437,660</b>	<b>354,900</b>	<b>2,740,242</b>	<b>319,206</b>
Deposits	1,652,742	75,168	1,557,114	69,316
Unsecured Wholesale Funding	563,878	206,515	689,667	204,904
Secured Funding Transactions				
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	1,221,040	73,216	493,461	44,986
Additional Requirements				
<b>Total Cash Inflows</b>	<b>1,932,606</b>	<b>1,833,007</b>	<b>1,721,695</b>	<b>1,474,084</b>
Maturing Secured Lending Transactions Backed by Collateral	158,723	158,723	2,168	2,168
Committed Facilities				
Other Inflows by Counterparty which are maturing within 30 Days	1,663,543	1,663,519	1,492,173	1,449,652
Operational Deposits	88,808	-	182,825	-
Other Cash Inflows	21,532	10,766	44,529	22,265
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		2985%		3418%



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**Template 5 - Main Features of Regulatory Capital Instruments**

<b>Description of the Capital Instrument</b>	
Issuer	HBL, Pakistan
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	Private Placement
Governing Law(s) of the Instrument	Pakistan
Original Date of Issuance	N/A
Par Value of Instrument	N/A
Perpetual or Dated	Perpetual
Original Maturity Date, if Applicable	N/A
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,938,391
Accounting Classification (Equity/Liability)	Equity
<b>Issuer Call subject to Prior Supervisory Approval</b>	
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A
Subsequent Call Dates, if Applicable	N/A
<b>Coupons/Dividends</b>	
Fixed or Floating Dividend/Coupon	N/A
Coupon Rate and any Related Index	N/A
Non-Cumulative or Cumulative	N/A
<b>Convertible or Non-Convertible</b>	
If Convertible, Conversion Trigger (s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A



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**Teplate 7 - Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

Asset Class	Amount (LKR'000) as at 30.09.2019					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density <sup>(ii)</sup>
Claims on Central Government and CBSL	2,663,362	-	2,663,362	-	-	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	1,721,693	-	1,721,693	-	382,708	22%
Claims on Financial Institutions	980,433	-	980,433	-	258,587	26%
Claims on Corporates	2,305,489	1,221,040	2,305,489	391,660	2,697,149	100%
Retail Claims	265,648	-	94,758	-	94,741	100%
Claims Secured by Residential Property	27,465	-	27,465	-	22,331	81%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	36,653	-	36,653	-	39,793	109%
Higher-risk Categories	-	-	-	-	-	0%
Cash Items and Other Assets	503,983	-	503,983	-	461,937	92%
<b>Total</b>	<b>8,504,727</b>	<b>-</b>	<b>8,333,836</b>	<b>-</b>	<b>3,957,246</b>	<b>47%</b>





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**Template 8 - Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights**

Description	Amount (LKR'000) as at 30.09.2019 (Post CCF & CRM)									
	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
<b>Asset Classes</b>										
Claims on Central Government and Central Bank of Sri Lanka		2,663,362								2,663,362
Claims on Foreign Sovereigns and their Central Banks										-
Claims on Public Sector Entities										-
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			1,673,731	-			47,962			1,721,693
Claims on Financial Institutions			772,100	208,333						980,433
Claims on Corporates							2,305,489			2,305,489
Retail Claims		170,890				67	94,690			265,648
Claims Secured by Residential Property				10,268			17,197			27,465
Claims Secured by Commercial Real Estate										-
Non-Performing Assets (NPAs)				1,312			27,749	7,592		36,653
Higher-risk Categories										-
Cash Items and Other Assets		42,046					461,937			503,983
<b>Total</b>		<b>2,876,298</b>	<b>2,445,831</b>	<b>219,914</b>		<b>67</b>	<b>2,955,024</b>	<b>7,592</b>	<b>-</b>	<b>8,504,726</b>



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**Template 9 - Market Risk under Standardised Measurement Method**

Item	RWA Amount (LKR'000) as at 30.09.2019
<b>(a) RWA for Interest Rate Risk</b>	322,175
General Interest Rate Risk	322,175
(i) Net Long or Short Position	322,175
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
<b>(b) RWA for Equity</b>	
(i) General Equity Risk	
(ii) Specific Equity Risk	
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	2,577,399



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**Template 10 - Operational Risk under Basic Indicator Approach/The Standardised Approach / The Alternative Standardised Approach**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2019		
			1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	15%		200,847	310,574	575,064
<b>The Standardised Approach</b>					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
<b>The Alternative Standardised Approach</b>					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	54,324				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	434,594				
The Standardised Approach					
The Alternative Standardised Approach					



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Template 11 - Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

Item	Amount (LKR '000) as at 30.09.2019					Explanation on significant differences on (a) and (b)
	a	b	c	d	e	
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	
<b>Assets</b>	<b>8,541,916</b>	<b>8,589,695</b>	<b>8,355,488</b>	-	<b>271,863</b>	
Cash and Cash Equivalents	238,198	238,198	238,198	-	37,656	
Balances with Central Banks	63,060	63,060	63,060	-	-	
Placements with Banks	1,670,542	1,670,542	1,670,542	-	-	
Financial Assets at Amortised Cost				-	-	
Loans & Advances to customers	2,767,946	2,821,626	2,656,693	-	164,933	SLFRS 09 impairment provision & Staff Loan market interest rate adjustment
Debt & other instruments	2,870,741	2,876,870	2,876,870	-	-	SLFRS 09 Impairment Provision
Financial Assets measured at fair value through other comprehensive income	389,112	389,112	389,112	-	-	
Other Assets	98,472	86,443	86,443	-	-	Staff Loan market interest rate adjustment classified to Loans & Advances to customers in Published Financial Reports
Income Tax Receivable	88,224	88,224	88,224	-	-	
Property, Plant and Equipment	286,347	286,347	286,347	-	-	
Deferred Tax Assets	69,273	69,273	-	-	69,273	
<b>Liabilities</b>	<b>2,331,865</b>	<b>2,330,630</b>	-	-	<b>2,328,928</b>	
Due to Banks	44,894	44,894	-	-	43,192	
Due to Other Customers	2,165,555	2,165,555	-	-	2,165,555	
Other Borrowings	-	-	-	-	-	
Other Liabilities	121,417	120,181	-	-	120,181	SLFRS 09 impairment provision on off balance sheet obligation is recognised in Published financial statements
<b>Off-Balance Sheet Liabilities</b>	<b>1,221,040</b>	<b>1,221,040</b>	<b>1,221,040</b>	-	<b>1,221,040</b>	
Guarantees	346,240	346,240	346,240	-	346,240	
Letters of Credit	-	-	-	-	-	
Other Contingent Items	-	-	-	-	-	
Undrawn Loan Commitments	770,308	770,308	770,308	-	770,308	
Other Commitments	104,493	104,493	104,493	-	104,493	
						<b>Shareholders' Equity</b>
Equity Capital (Stated Capital)/Assigned Capital	4,938,390	4,938,390	-	-	-	
of which Amount Eligible for CET1	4,938,390	4,938,390	-	-	-	
of which Amount Eligible for AT1	-	-	-	-	-	
Retained Earnings	848,757	897,771	-	-	<b>245,201</b>	SLFRS 9 impairment provision
Statutory Reserve Fund	68,122	68,122	-	-	-	
Other Reserves	354,782	354,782	-	-	306,471	
<b>Total Shareholders' Equity</b>	<b>6,210,051</b>	<b>6,259,065</b>	-	-	<b>551,672</b>	



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**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**

**AS AT 30 SEPTEMBER 2019**

**a. Bank-2019**

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	238,198	-	-	238,198
Balances with central banks	63,060	-	-	63,060
Placement with banks	1,670,542	-	-	1,670,542
Loans and Advances	2,767,946	-	-	2,767,946
Debt Instruments	2,870,741	-	-	2,870,741
Equity Instruments	-	-	389,112	389,112
<b>Total financial assets</b>	<b>7,610,487</b>	<b>-</b>	<b>389,112</b>	<b>7,999,599</b>

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	44,894	-	-	44,894
Due to other customers	2,165,555	-	-	2,165,555
Other borrowings	-	-	-	-
<b>Total financial liabilities</b>	<b>2,210,448</b>	<b>-</b>	<b>-</b>	<b>2,210,448</b>

**b. Bank-2018**

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	2,223,464	-	-	2,223,464
Balances with central banks	70,797	-	-	70,797
Placement with banks	1,126,898	-	-	1,126,898
Loans and Advances	3,515,348	-	-	3,515,348
Debt Instruments	1,047,577	-	-	1,047,577
Equity Instruments	0	-	580	580
<b>Total financial assets</b>	<b>7,984,084</b>	<b>-</b>	<b>580</b>	<b>7,984,664</b>

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	46,649	-	-	46,649
Due to other customers	2,139,983	-	-	2,139,983
Other borrowings	-	-	-	-
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,186,633</b>

**c. Group-2018**

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	165,119,955	-	-	165,119,955
Balances with central banks	156,982,755	-	-	156,982,755
Placement with banks	51,277,336	-	-	51,277,336
Loans and Advances	1,080,440,220	-	-	1,080,440,220
Debt Instruments	216,338,120	6,354,870	1,123,991,510	1,346,684,500
Equity Instruments			13,848,987	13,848,987
<b>Total financial assets</b>	<b>1,670,158,386</b>	<b>6,354,870</b>	<b>1,137,840,497</b>	<b>2,814,353,753</b>

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	-	-	-	-
Due to other customers	2,137,293,065	-	-	2,137,293,065
Other borrowings	523,319,055	-	-	523,319,055
<b>Total financial liabilities</b>	<b>2,660,612,120</b>	<b>-</b>	<b>-</b>	<b>2,660,612,120</b>

**c. Group-2017**

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	130,203,020	-	-	130,203,020
Balances with central banks	156,644,279	-	-	156,644,279
Placement with banks	33,900,345	-	-	33,900,345
Loans and Advances	851,502,420	-	-	851,502,420
Debt Instruments	279,177,826	68,415,066	980,226,919	1,327,819,811
Equity Instruments		255,593	19,383,220	19,638,813
<b>Total financial assets</b>	<b>1,451,427,890</b>	<b>68,670,659</b>	<b>999,610,139</b>	<b>2,519,708,688</b>

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	-	-	-	-
Due to other customers	1,998,935,057	-	-	1,998,935,057
Other borrowings	397,802,667	-	-	397,802,667
<b>Total financial liabilities</b>	<b>2,396,737,724</b>	<b>-</b>	<b>-</b>	<b>2,396,737,724</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



**HABIB BANK**  
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**LOANS & RECEIVABLES TO OTHER CUSTOMER**

AS AT 30 SEPTEMBER 2019

**Loan & Receivables to Other Customers**

In Rupees Thousand	Bank LKR		Group PKR	
	9/30/2019	12/31/2018	12/31/2018	12/31/2017
Product-wise gross loans & advances				
<b>By Product- Domestic Currency</b>				
Overdraft	396,730	541,720	235,087,568	179,628,303
Term loans	1,122,082	1,561,171	414,288,634	328,608,068
Lease rentals receivable	-	-	18,911,379	17,127,661
Credit cards	-	-	7,267,612	5,765,646
Staff Loan	62,662	51,209	12,065,423	9,318,284
Other Loan	587,509	413,850	247,950,942	189,794,790
<b>Sub total</b>	<b>2,168,983</b>	<b>2,567,950</b>	<b>935,571,558</b>	<b>730,242,752</b>
<b>By Product- Foreign Currency</b>				
Overdraft	63,070	92,502	53,900,540	53,238,579
Term loans	797,144	1,042,120	75,020,332	68,838,895
Bills of exchange	-	-	60,281,924	44,289,815
Other Loans	-	26,695	27,659,462	24,397,899
<b>Sub total</b>	<b>860,214</b>	<b>1,161,317</b>	<b>216,862,258</b>	<b>190,765,187</b>
<b>Total</b>	<b>3,029,198</b>	<b>3,729,267</b>	<b>1,152,433,816</b>	<b>921,007,939</b>
<b>Product - wise commitments &amp; contingencies</b>				
<b>By product - Domestic Currency</b>				
Guarantees	34,208.19	48,808	71,787,577	60,004,507
Bonds	28,648	1,227	-	-
Undrawn Credit Lines	770,308	497,470	2,137,726	6,478,622
Acceptances	-	-	-	-
Letter of Credit	-	-	5,798,845	7,093,160
Forwards exchange contracts and derivatives	-	-	58,074,293	33,900,364
Commitments for acquisition of fixed and intangible assets	-	-	1,284,120	5,026,435
<b>Sub total</b>	<b>833,164</b>	<b>547,504</b>	<b>139,082,561</b>	<b>112,503,088</b>
<b>By product - Foreign Currency</b>				
Guarantees	312,031	315,947	87,910,419	104,564,800
Bonds	75,844	73,800	-	-
Undrawn Credit Lines	-	-	2,163,123	-
Acceptances	-	-	-	-
Letter of Credit	-	-	93,807,039	112,980,355
Forwards exchange contracts and derivatives	-	-	392,203,501	230,342,780
Operating lease	-	-	602,569	595,871
Commitments for acquisition of fixed and intangible assets	-	-	18,419	-
<b>Sub total</b>	<b>387,876</b>	<b>389,747</b>	<b>576,705,070</b>	<b>448,483,805</b>
<b>Total</b>	<b>1,221,040</b>	<b>937,251</b>	<b>715,787,631</b>	<b>560,986,894</b>

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

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

Less :	Accumulated impairment under stage 1	16,474	1,146	-	-
	Accumulated impairment under stage 2	48,545	60,003	<b>3,528,347.00</b>	<b>3,088,343.00</b>
	Accumulated impairment under stage 3	203,594	165,992	<b>68,465,249.00</b>	<b>66,417,176.00</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>268,614</b>	<b>227,142</b>	<b>143,987,192.00</b>	<b>139,011,038.00</b>

**Under Stage 1**

Opening Balance	1,146	-	-	-
Charge/ (write back) to income statement	15,390	(2,493)	-	-
Write-off during the year	-	-	-	-
Other movements	(63)	3,640	-	-
<b>Closing Balance</b>	<b>16,474</b>	<b>1,146</b>	<b>-</b>	<b>-</b>

**Under Stage 2**

Opening Balance	60,003	17,316	3,088,343	3,623,544
Charge/ (write back) to income statement	(11,458)	6,146	22,457	(632,842)
Write-off during the year	-	-	-	-
Other movements	-	36,541	417,547	97,641
<b>Closing Balance</b>	<b>48,545</b>	<b>60,003</b>	<b>3,528,347</b>	<b>3,088,343</b>

**Under Stage 3**

Opening Balance	165,992	105,516	66,417,176	65,160,197
Charge/ (write back) to income statement	29,640	69,838	1,938,900	583,288
Write-off during the year	-	(10,909)	(4,750,271)	(352,587)
Other movements	(1,677)	1,547	4,859,444	1,026,278
<b>Closing Balance as at</b>	<b>203,594</b>	<b>165,992</b>	<b>68,465,249</b>	<b>66,417,176</b>

**Total Impairment**

	<b>268,614</b>	<b>227,142</b>	<b>71,993,596</b>	<b>69,505,519</b>
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**Due to Other Customers- By Product**

In Rupees Thousand	Bank LKR		Group PKR	
	9/30/2019	12/31/2018	12/31/2018	12/31/2017
<b>By product- Domestic Currency</b>				
Demand deposits (Current accounts)	440,389	233,375	671,407,459	596,185,375
Savings deposits	353,500	331,250	848,641,256	846,505,070
Fixed deposits	985,512	1,140,233	261,216,780	240,077,107
Call Deposits	2,450	408	-	-
Margin Balances	2,584	3,492	-	-
<b>Sub total</b>	<b>1,784,434</b>	<b>1,708,757</b>	<b>1,781,265,495</b>	<b>1,682,767,552</b>
<b>By product- Foreign Currency</b>				
Demand deposits (Current accounts)	43,067	58,156	141,134,537	137,018,669
Savings deposits	324,626	320,260	94,776,404	89,128,046
Fixed deposits	13,428	52,811	120,116,629	90,020,790
Call Deposits	-	-	-	-
Margin Balances	-	-	-	-
<b>Sub total</b>	<b>381,121</b>	<b>431,227</b>	<b>356,027,570</b>	<b>316,167,505</b>
<b>Total</b>	<b>2,165,555</b>	<b>2,139,983</b>	<b>2,137,293,065</b>	<b>1,998,935,057</b>