

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	6/30/2016	12/31/2015	12/31/2015	12/31/2014
Assets				
Cash and cash equivalents	474,172	675,962	93,983,739	110,103,972
Balances with central banks	1,218,874	1,176,891	113,737,010	92,457,862
Placements with banks	-	-	2,813,925	4,042,250
Other financial assets held for trading	-	-	43,012,059	48,751,334
Loans and receivables to bank	4,741,883	3,504,586	41,504,486	30,271,310
Loans and receivables to customers	-	-	633,382,624	595,295,176
Financial Investment - Available for sale	-	-	983,146,118	74,134,518
Financial Investment - Held to maturity	-	-	199,666,475	115,487,708
Other Financial Assets	2,940,580	2,551,046	-	-
Income Tax Receivable	34,939	36,559	-	-
Investments in associates and joint ventures	-	-	19,062,356	17,307,543
Property, plant and equipment	237,919	256,494	28,848,763	24,532,591
Investment Properties	-	-	-	-
Goodwill and Intangible assets	-	-	2,492,746	2,777,212
Deferred tax assets	28,648	28,648	-	-
Other assets	244,088	78,900	56,772,484	82,446,422
Total assets	10,456,206	8,905,639	2,218,422,785	1,864,617,686
Liabilities				
Due to banks	84,469	63,579	1,634,844,470	1,524,844,784
Due to other customers	2,079,729	1,742,246	314,919,090	103,411,114
Other borrowings	2,979,750	1,502,148	41,799,799	1,528,384
Current tax liabilities	-	-	5,671,128	2,866,169
Deferred tax liabilities	-	-	-	-
Other provision	-	-	4,061,372	3,754,456
Employee benefit liabilities	42,218	41,103	10,000,000	-
Subordinated loan	-	-	58,819,689	-
Other liabilities	66,425	40,370	65,308,866	58,819,689
Total liabilities	4,852,591	3,389,446	2,035,802,734	1,695,022,596
Equity				
Stated capital/Assigned capital	4,938,391	4,938,390	14,668,525	14,668,525
Statutory reserve fund	62,317	62,317	27,365,776	23,771,984
Retained earnings	48,885	(69)	96,495,448	89,715,056
Other reserves	454,022	515,555	41,254,728	41,254,728
Total shareholders' equity	5,603,615	5,516,193	180,327,707	168,408,843
Non Controlling Interest	-	-	1,692,344	1,185,257
Total equity and liabilities	10,456,206	8,905,639	2,218,422,785	1,864,617,686
Contingent liabilities and commitments	2,083,087	3,282,923	237,273,328	237,273,328
Memorandum Information				
Number of Employees	68	67	15,960	14,123
Number of Branches	7	7	1,716	1,644

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2016	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand (LKR)	Share capital	Assigned capital	Reserves	Total equity
Balance as at 01/01/2016 (Opening balance)	4,938,390	62,317	96,623	5,097,330
Total comprehensive income for the year	-	-	48,885	48,885
Profit/(loss) for the year	-	-	48,885	48,885
Other comprehensive income (net of tax)	-	-	-	-
Total comprehensive income for the year	4,938,390	62,317	96,623	5,097,330
Transaction with equity holders, recognised directly in equity	-	-	-	-
Share issue/cancellation of assigned capital	-	-	-	-
Share options exercised	-	-	-	-
Bonus issue	-	-	-	-
Right issue	-	-	-	-
Transfers to reserves during the period	-	-	-	-
Dividend to equity holders	-	-	-	-
Profit transferred to head office	-	-	-	-
Profit capitalisation during the year	-	-	-	-
Total transaction with equity holders	4,938,390	62,317	96,623	5,097,330
Balance as at 30/06/2016 (Closing Balance)	4,938,390	62,317	96,623	5,097,330

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2015	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand (PKR)	Share capital	Assigned capital	Reserves	Total equity
Balance as at 01/01/2015 (Opening balance)	14,668,525	23,771,984	88,715,056	127,155,565
Total comprehensive income for the year	-	-	35,108,569	35,108,569
Profit/(loss) for the year	-	-	35,108,569	35,108,569
Other comprehensive income (net of tax)	-	-	-	-
Total comprehensive income for the year	14,668,525	23,771,984	123,824,195	1,167,219,216
Transaction with equity holders, recognised directly in equity	-	-	-	-
Share issue/cancellation of assigned capital	-	-	-	-
Share options exercised	-	-	-	-
Bonus issue	-	-	-	-
Right issue	-	-	-	-
Transfers to reserves during the period	-	-	-	-
Dividend to equity holders	-	-	-	-
Gain on Business Combination	-	-	-	-
Profit transferred to head office	-	-	-	-
Transferred from surplus on revaluation of fixed assets	-	-	-	-
Exchange translation related to sale of foreign operation	-	-	-	-
Non-controlling interest acquired in HBL during the period	-	-	-	-
Minority share of surplus on revaluation of securities of subsidiaries	-	-	-	-
Minority share of surplus on revaluation of fixed assets of subsidiaries	-	-	-	-
Total transaction with equity holders	14,668,525	23,771,984	123,824,195	1,167,219,216
Balance as at 31/12/2015 (Closing Balance)	14,668,525	23,771,984	123,824,195	1,167,219,216

ADDITIONAL DISCLOSURE

1) Loan & Receivables to Other Customers	BANK (LKR)	BANK (AUDITED) (LKR)	GROUP (Audited) PKR	GROUP (Audited) PKR
In Rupees Thousand	6/30/2016	12/31/2015	12/31/2015	12/31/2014
Gross loans & receivables	4,795,318	3,547,821	702,581,838	691,476,063
(Less: Individual Impairment)	30,254	30,807	65,881,112	63,598,795
Collective Impairment	23,717	16,428	3,268,089	2,874,082
Net loans and receivables	4,741,883	3,504,586	633,382,624	595,295,176
(Less: Loans and receivables designated as fair value through profit or loss)	-	-	-	-
Net loans and receivables	4,741,883	3,504,586	633,382,624	595,295,176

* Provision is made according to prudential regulations issued by State Bank of Pakistan.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 30 JUNE 2016							
a. Bank - 2016							
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents				474,172			474,172
Balances with central banks				1,218,874			1,218,874
Placements with banks							
Loans and receivables to bank				4,741,883			4,741,883
Loans and receivables to other customers				2,079,729			2,079,729
Financial investments			535,093	9,910,802			10,445,895
Total financial assets			535,093	17,413,558			17,948,651
LIABILITIES							
Due to banks				84,469			84,469
Due to other customers				2,079,729			2,079,729
Other borrowings				2,979,750			2,979,750
Total financial liabilities				3,143,948			3,143,948

b. Bank (Audited) -2015							
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents	-	-	-	675,962	-	-	675,962
Balances with central banks	-	-	-	1,748,893	-	-	1,748,893
Placements with banks	-	-	-	-	-	-	-
Loans and receivables to bank	-	-	-	3,504,586	-	-	3,504,586
Loans and receivables to other customers	-	-	586,593	1,551,098	-	-	2,137,691
Financial investments	-	-	586,593	586,593	-	-	1,173,186
Total financial assets	-	-	586,593	586,593	-	-	1,173,186
LIABILITIES							
Due to banks	-	-	-	-	63,579	-	63,579
Due to other customers	-	-	-	-	1,742,246	-	1,742,246
Other borrowings	-	-	-	-	1,502,198	-	1,502,198
Total financial liabilities	-	-	-	-	3,307,973	-	3,307,973

C. Group (Audited) - 2015								
	In PKR Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS								
Cash and cash equivalents	-	-	-	-	93,983,739	-	-	93,983,739
Balances with central banks	-	-	-	-	113,737,010	-	-	113,737,010
Placements with banks	-	-	-	-	2,613,010	-	-	2,613,010
Loans and receivables to bank	-	-	-	-	3,302,489	-	-	3,302,489
Loans and receivables to other customers	-	-	-	-	883,146,118	-	-	883,146,118
Financial investments	-	-	-	-	-	-	-	-
Total financial assets	43,012,059	43,012,059	43,012,059	199,666,475	885,421,784	883,146,118	-	2,111,246,356
LIABILITIES								
Due to banks	-	-	-	-	1,634,944,470	-	-	1,634,944,470
Due to other customers	-	-	-	-	314,519,089	-	-	314,519,089
Other borrowings	-	-	-	-	-	-	-	-
Total financial liabilities	-	-	-	-	1,949,263,559	-	-	1,949,263,559

INCOME STATEMENT FOR THE PERIOD ENDED 30 JUNE 2016	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	6/30/2016	6/30/2015	12/31/2015	12/31/2014
Interest income	281,167	185,075	144,232,475	137,415,798
Interest expenses	60,514	39,372	68,063,699	68,832,702
Net interest income	220,653	145,703	76,168,776	68,583,096
Fee and commission income	13,395	10,398	17,089,181	13,979,618
Fee and commission expense	13,395	10,398	17,089,181	13,979,618
Net fee and commission income	-	-	-	-
Net gain/(Loss) from trading	-	-	-	-
Net gain/(Loss) from financial instruments designated at fair value through profits or loss	-	-	-	-
Net gain/(Loss) from financial investments	-	-	-	-
Other Operating Income (net)	28,786	11,012	8,434,529	7,983,191
Total operating income	28,786	11,012	18,494,784	9,445,830
Impairment for loans and other losses	10,080	3,520	4,507,906	1,233,911
Individual impairment	1,419	1,419	4,285,776	856,886
Collective impairment	8,661	2,101	3,318,130	377,025
Other	-	-	-	-
Net operating income	252,774	163,593	110,244,835	90,774,433
Personnel expenses	109,879	87,387	23,617,152	21,854,366
Depreciation and amortisation	21,394	14,878	3,100,254	2,423,156
Other expenses	51,747	49,105	23,241,191	18,246,330
Operating profit/(loss) before value added tax (VAT)	69,564	12,223	60,286,238	48,250,281
Value added tax (VAT) on financial services	19,700	9,750	60,286,238	48,250,281
Profit/(loss) before tax	49,864	2,473	-	-
Tax expenses	1,000	3,000	25,184,854	16,767,715
Profit/(loss) for the period	48,864	(527)	35,108,659	31,482,566
Profit attributable to:				
Owners of the parent	48,864	(527)	35,108,659	31,482,566
Non-controlling interests	-	-	-	-
Earnings per share on profit:				
Basic earnings per ordinary share	-	-	23.83	21.56
Diluted earnings per ordinary share	-	-	23.83	21.56

HBL SRI LANKA STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2016				
In Rupees Thousand	BANK LKR	BANK LKR	GROUP (AUDITED) PKR	
	6/30/2016	3/31/2015	12/31/2015	12/31/2014
Profit/(loss) for the period	48,864	(527)	35,103,384	31,482,566
Other Comprehensive income, net of tax	-	-	-	-
Changes in revaluation surplus Actuarial gains and losses on defined benefit plans	-	-	(281,569)	(287,084)
Gain and losses (arising from translating the financial statements of foreign operation)	-	-	(513,915)	(2,795,998)
Exchange differences on translation of foreign currency capital & reserve	38,468	48,494	-	-
Income tax on Other Comprehensive income	-	-	-	-
Minority share of HBL funds transferred to other liabilities	-	-	-	-
Gain/(Loss) on revaluation of Assets	-	-	(376,580)	(11,707,214)
Deficit on revaluation of fixed assets	-	-	1,529,899	1,529,899
Other comprehensive income for the period, net of taxes	38,468	48,494	357,811	8,615,806
Total comprehensive income for the period	87,222	47,967	35,468,195	40,098,372
Attributable to:				
Owners of the parent	87,222	47,967	35,404,402	40,367,879
Non-Controlling interests	-	-	(25,000)	(269,457)

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2016 ජුනි 30 දිනක් කළහැරිවැය කරන	විමානනය කළ	විමානනය කළ	විමානනය කළ	විමානනය කළ
20 දෙනි වර්ෂ	30/06/2016	31/12/2015	31/12/2015	31/12/2014
රැකිය				
මුදල් සහ මුදල් මාර්ග	474,172	675,982	83,983,739	110,103,977
මහ බැංකු මණ්ඩල සේවා	1,218,874	1,176,891	82,457,686	82,457,686
බැංකු සේවා සේවකයා	-	-	2,813,925	4,042,250
රැකියා සේවා සේවා ප්‍රවේශය	-	-	43,012,059	48,751,334
මහ බැංකු සේවා	-	-	41,504,486	30,271,310
මහ බැංකු සේවා සේවා ප්‍රවේශය	4,741,883	3,504,586	63,382,624	98,295,176
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	983,146,118	741,134,515
මහ බැංකු සේවා සේවා ප්‍රවේශය	535,093	508,593	199,666,475	115,497,708
මහ බැංකු සේවා සේවා ප්‍රවේශය	2,940,580	2,551,046	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	34,939	36,559	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	19,082,356	17,307,543
මහ බැංකු සේවා සේවා ප්‍රවේශය	237,919	256,494	28,848,763	24,532,591
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	2,482,746	2,777,212
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	28,648	28,648	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	244,958	78,880	56,772,484	82,446,422
මුළු රැකිය	10,456,206	8,905,639	2,218,422,785	1,864,617,696
රැකිය				
මහ බැංකු සේවා සේවා ප්‍රවේශය	84,469	63,579	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	2,079,729	1,742,246	1,634,944,470	1,524,644,784
මහ බැංකු සේවා සේවා ප්‍රවේශය	2,579,750	1,502,148	1,314,319,069	1,034,411,114
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	1,487,799	1,526,384
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	5,671,128	2,886,169
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	-	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	42,218	41,103	4,061,372	3,754,456
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	10,000,000	-
මහ බැංකු සේවා සේවා ප්‍රවේශය	66,425	40,370	65,308,886	58,819,689
මුළු රැකිය	4,852,591	3,389,446	2,035,862,734	1,695,022,586
මහ බැංකු				
මහ බැංකු සේවා සේවා ප්‍රවේශය	4,938,391	4,938,390	14,688,525	14,688,525
මහ බැංකු සේවා සේවා ප්‍රවේශය	62,217	62,217	22,365,778	22,365,778
මහ බැංකු සේවා සේවා ප්‍රවේශය	48,885	(69)	96,495,448	86,715,056
මහ බැංකු සේවා සේවා ප්‍රවේශය	554,022	515,555	42,397,958	41,254,278
මහ බැංකු සේවා සේවා ප්‍රවේශය	5,683,615	5,516,193	180,927,707	168,408,873
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	1,692,344	1,185,257
මහ බැංකු සේවා සේවා ප්‍රවේශය	-	-	192,520,951	198,585,100
මුළු රැකිය	10,456,206	8,905,639	2,218,422,785	1,864,617,696
මුළු රැකිය	2,063,087	3,282,923	237,273,328	237,273,328

සමස්ත ප්‍රතිපාදන				
ප්‍රතිපාදන සහතිකය	68	67	15,060	14,123
සමස්ත ප්‍රතිපාදන	7	7	1,716	1,644

[illegible][illegible][illegible][illegible]

හ. බැංකුව (විමර්ශන කල) - 2015							
රු දහන් මිලියන	එමෙම වසරේ දෙසැම්බර්	ආගමන කලයුතුය	විමර්ශන කලයුතුය	මිල දී ඇත	තැන්පත් කලයුතුය	මෙම වසරේ	වසරේ
වත්මන්	-	-	-	-	-	-	-
මුදල් සහ මුදල් සමාන	-	-	-	675,962	-	-	675,962
මෙම වසරේ මෙම වසරේ	-	-	-	1,175,891	-	-	1,175,891
මෙම වසරේ මෙම වසරේ	-	-	-	-	-	-	-
ආගමන කලයුතුය	-	-	-	3,504,586	-	-	3,504,586
ආගමන කලයුතුය	-	-	-	2,561,046	-	-	2,561,046
මුදලා ආගමන	506,593	-	-	7,800,485	-	-	8,506,078
	506,593	-	-	7,800,485	-	-	8,506,078

[illegible][illegible][illegible][illegible][illegible][illegible][illegible]