

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2016	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	31/03/2016	31/12/2015	31/12/2015	31/12/2014
Assets				
Cash and cash equivalents	456,028	1,75,962	93,983,739	110,103,972
Balance with central banks	1,227,435	676,981	113,737,010	92,457,682
Placements with banks	-	-	2,913,825	4,062,250
Other financial assets held for trading	-	-	43,012,059	40,751,334
Loans and receivables to bank	-	-	1,504,498	30,271,310
Loans and receivables to customers	4,399,111	3,504,568	633,382,624	595,295,176
Financial Investment - Available for-sale	-	-	983,148,118	741,154,517
Financial Investment - Held-to-maturity	536,093	596,503	199,888,475	115,401,708
Other Financial Assets	3,345,680	2,551,046	-	-
Income Tax Receivable	23,468	36,559	-	-
Investments in associates and joint ventures	-	-	10,862,956	17,307,543
Property, plant and equipment	247,863	256,404	28,048,163	24,532,581
Investment Properties	-	-	-	-
Goodwill and Intangible assets	-	-	2,492,746	2,777,212
Deferred tax assets	33,892	26,848	-	-
Other assets	108,479	76,860	50,772,404	97,446,422
Total assets	10,380,170	8,695,636	2,218,422,785	1,864,617,696
Liabilities				
Due to banks	-	-	83,579	-
Due to other customers	2,032,413	1,742,246	1,634,944,470	1,524,564,784
Other borrowings	2,580,000	1,502,148	314,319,080	103,411,114
Current tax liabilities	-	-	1,897,795	1,526,384
Deferred tax liabilities	-	-	5,671,126	2,966,169
Other provisions	-	-	-	-
Employee benefit liabilities	40,063	41,103	4,081,372	3,754,456
Subordinated loan	-	-	10,000,000	-
Other liabilities	86,788	40,370	65,308,896	58,819,889
Total liabilities	4,789,059	3,289,446	2,038,802,734	1,699,022,586
Equity				
Statutory capital/assigned capital	4,939,380	4,939,380	14,088,525	14,368,535
Statutory reserve fund	82,317	82,317	27,385,778	23,771,984
Retained earnings	12,652	69	86,495,440	86,715,056
Other reserves	578,761	515,555	42,397,958	41,254,278
Total shareholders' equity	5,592,120	5,516,182	189,927,707	186,408,843
Non-controlling Interest	-	-	1,862,244	1,195,757
Total equity	5,592,120	5,516,182	191,790,000	187,604,600
Total assets and liabilities	10,380,170	8,695,636	2,218,422,785	1,864,617,696
Contingent liabilities and commitments	2,873,385	3,282,923	237,273,238	237,273,238
Memorandum Information				
Number of Employees	68	67	15,080	14,123
Number of Branches	7	7	1,716	1,644

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2016	Share capital	Assigned capital	Reserves	Retained earnings	Other reserves	Total equity
In Rupees Thousand (LKR)						
Balance as at 01/01/2016 (Opening balance)	-	4,939,380	82,317	96,923	(69)	5,116,182
Total comprehensive income for the year	-	-	-	12,721	63,206	12,721
Profit/(loss) for the year	-	-	-	-	-	-
Other comprehensive income (net of tax)	-	-	-	-	-	-
Total comprehensive income for the year	-	4,939,380	82,317	12,721	63,206	5,592,120
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-
Share issue/exercise of assigned capital	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-
Right issue	-	-	-	-	-	-
Transfer to reserves during the period	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-
Profit capitalisation during the year	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-
Balance as at 31/03/2016 (Closing Balance)	-	4,939,380	82,317	12,721	63,206	5,592,120

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2015	Share capital	Assigned capital	Reserves	Retained earnings	Other reserves	Total equity
In Rupees Thousand (PKR)						
Balance as at 01/01/2015 (Opening balance)	14,688,525	33,771,984	21,476,074	86,715,056	10,776,204	1,18,63,743
Total comprehensive income for the year	-	-	-	35,108,659	2,088,659	37,197,318
Profit/(loss) for the year	-	-	-	35,108,659	2,088,659	37,197,318
Other comprehensive income (net of tax)	-	-	-	-	-	-
Total comprehensive income for the year	-	33,771,984	21,476,074	125,542,155	19,275,399	200,733,937
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-
Share issue/exercise of assigned capital	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-
Right issue	-	-	-	-	-	-
Transfer to reserves during the period	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-
Profit capitalisation during the year	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-
Balance as at 31/12/2015 (Closing Balance)	14,688,525	33,771,984	21,476,074	125,542,155	19,275,399	200,733,937

ADDITIONAL DISCLOSURE

ADDITIONAL

1) Loan & Receivables to Other Customers				2) Loans and Receivables to Other Customers - By Product			
	BANK (LKR)	BANK (AUDITED) (LKR)	GROUP (AUDITED) (PKR)		BANK (LKR)	BANK (AUDITED) (LKR)	GROUP (AUDITED) (PKR)
In Rupees Thousand	31/03/2016	31/12/2015	31/12/2015	In Rupees Thousand	31/03/2016	31/12/2015	31/12/2014
Due to bank receivables	4,448,108	2,547,021	102,901,676	90,474,653			
Individual receivables	29,023	26,807	68,981,113	63,980,765			
Collective receivables	20,854	19,480	3,298,991	2,674,822			
Net loans and receivables including those designated as at fair value through profit or loss	4,398,111	3,504,568	633,382,624	595,295,176			
Loans and receivables designated as at fair value through profit or loss	4,398,111	3,504,568	633,382,624	595,295,176			
Net loans and receivables	4,398,111	3,504,568	633,382,624	595,295,176			

* Provision is made according to prudent valuation subject to Board of Directors' approval.

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

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 31 MARCH 2016

a. Bank - 2016	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents	-	-	-	456,028	-	-	456,028
Balance with central banks	-	-	-	1,227,435	-	-	1,227,435
Placements with banks	-	-	-	-	-	-	-
Loans and receivables to bank	-	-	-	1,504,498	-	-	1,504,498
Loans and receivables to other customers	-	-	-	4,399,111	-	-	4,399,111
Financial investments	-	-	-	536,093	3,504,568	-	4,040,661
Total financial assets	-	-	-	536,093	4,399,111	-	4,935,204
LIABILITIES							
Due to banks	-	-	-	83,579	-	-	83,579
Due to other customers	-	-	-	2,032,413	-	-	2,032,413
Other borrowings	-	-	-	2,580,000	-	-	2,580,000
Total financial liabilities	-	-	-	2,695,992	-	-	2,695,992
b. Bank (Audited) - 2015							
ASSETS							
Cash and cash equivalents	-	-	-	676,962	-	-	676,962
Balance with central banks	-	-	-	1,759,981	-	-	1,759,981
Placements with banks	-	-	-	-	-	-	-
Loans and receivables to bank	-	-	-	3,504,568	-	-	3,504,568
Loans and receivables to other customers	-	-	-	4,399,111	-	-	4,399,111
Financial investments	-	-	-	536,093	3,504,568	-	4,040,661
Total financial assets	-	-	-	536,093	4,399,111	-	4,935,204
LIABILITIES							
Due to banks	-	-	-	83,579	-	-	83,579
Due to other customers	-	-	-	2,032,413	-	-	2,032,413
Other borrowings	-	-	-	2,580,000	-	-	2,580,000
Total financial liabilities	-	-	-	2,695,992	-	-	2,695,992
c. Group (Audited) - 2015							
ASSETS							
Cash and cash equivalents	-	-	-	93,983,739	-	-	93,983,739
Balance with central banks	-	-	-	113,737,010	-	-	113,737,010
Placements with banks	-	-	-	2,913,825	-	-	2,913,825
Loans and receivables to bank	-	-	-	1,504,498	-	-	1,504,498
Loans and receivables to other customers	-	-	-	633,382,624	-	-	633,382,624
Financial investments	-	-	-	983,148,118	741,154,517	-	1,724,302,635
Total financial assets	-	-	-	1,998,665,475	863,146,118	-	2,861,811,593
LIABILITIES							
Due to banks	-	-	-	1,634,944,470	-	-	1,634,944,470
Due to other customers	-	-	-	314,319,080	-	-	314,319,080
Other borrowings	-	-	-	1,948,263,568	-	-	1,948,263,568
Total financial liabilities	-	-	-	3,897,527,118	-	-	3,897,527,118

INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2016	BANK LKR	BANK LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	31/03/2016	31/12/2015	31/12/2015	31/12/2014
Interest income	126,765	130,605	144,232,476	137,415,780
Interest expense	26,821	57,703	88,093,689	68,532,702
Net interest income	99,944	72,902	76,138,787	68,883,078
Fee and commission income	6,500	5,724	17,099,181	13,979,619
Fee and commission expense	-	-	-	-
Net fee and commission income	6,500	5,724	17,099,181	13,979,619
Net gain/(loss) from trading	-	-	17,099,181	13,979,619
Net gain/(loss) from financial instruments designated at fair value through profits or loss	-	-	17,099,181	13,979,619
Net gain/(loss) from financial investments	-	-	17,099,181	13,979,619
Other Operating Income (net)	8,890	4,982	8,434,529	7,983,191
Total operating income	8,890	4,982	18,494,784	14,443,630
Impairment for loans and other losses	5,643	2,266	4,507,906	1,233,911
Individual impairment	2,216	1,797	4,285,776	855,888
Collective impairment	3,427	469	507,778	584,070
Other	-	-	(345,849)	(206,845)
Net operating income	107,881	81,342	110,244,635	90,734,433
Personnel expenses	50,003	36,459	23,817,152	21,854,365
Depreciation and amortisation	10,671	6,099	3,100,254	2,423,156
Other expenses	25,429	19,843	23,211,191	18,246,530
Operating profit/(loss) before value added tax (VAT)	20,778	20,141	60,286,238	48,250,281
Value added tax (VAT) financial services	8,257	5,088	-	-
Profit/(loss) before tax	12,521	15,053	60,286,238	48,250,281
Tax expense	-	-	25,184,954	18,767,715
Profit/(loss) for the period	12,521	14,073	35,101,284	29,482,566
Profit attributable to:				
Owners of the parent	12,521	14,073	35,108,595	31,618,014
Non-controlling interests	-	-	(7,311)	(135,448)
Earnings per share on profit:				
Basic earnings per ordinary share	-	-	23.93	21.56
Diluted earnings per ordinary share	-	-	23.93	21.56

HBL SRI LANKA STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2016	BANK LKR	BANK LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	31/03/2016	31/03/2015	31/12/2015	31/12/2014
Profit/(loss) for the period	12,521	14,073	35,101,284	29,482,566
Other Comprehensive income, net of tax:				
Changes in revaluation surplus	-	-	(281,560)	(287,084)
Gain and losses arising from translating the financial statements of foreign operations	-	-	(513,151)	(2,796,988)
Scaling of difference on translation of foreign currency capital & reserve	82,266	3,397	-	-
Income tax on Other comprehensive income	-	-	-	-
Minority share of HK's funds transferred to other liabilities	-	-	(376,580)	11,707,214
Gain/(loss) on revaluation of Assets	-	-	1,529,896	8,326
Defect in revaluation of fixed assets	-	-	267,811	8,615,806
Other comprehensive income for the period, net of taxes	82,266	3,397	1,529,896	8,615,806
Total comprehensive income for the period	75,927	17,470	35,459,195	40,098,372
Attributable to:				
Owners of the parent	75,927	17,470	35,459,195	40,098,372
Non-controlling interests	-	-	(25,000)	(29,482,566)

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2016				
Item	Bank LKR	Bank (Audited) LKR	Group (Audited) PKR	Group (Audited) PKR
Cash Flow from Operating Activities				
Profit before tax	12,721	(1,599)	60,286,238	48,250,281
Adjustments for:				
Depreciation & amortisation	-	-	189,432	171,156
Gain/loss on sale of securities	-	-	(11,341,929)	(1,046,583)
Share of profits of associates & joint venture	-	-	3,967,078	3,267,473
Disposals & Acquisitions	10,671	33,654	-	-
Provision for gratuity	300	6,191	-	-
Impairment charge for Loans & advances	5,643	4,472	4,853,555	1,439,756
Increase in interest receivable	13,228	(45,334)	-	-
Increase/(Decrease) in interest payable	11,623	968	-	-
Decrease in accrued expenses	4,102	-	-	-
Increase in financial guarantee liabilities	-	5,259	-	-
Dividends payments made	-	(8,016)	-	-
Other non cash items	-	(1,921)	294,338	141,730
Dividend income	-	(511)	(1,547,947)	(897,758)
Exchange loss on subordinated loan/grandchild not	-	-	15,078	13,881
Reversal against disposition in the value of investments	-	-	(367,393)	(103,676)
Reversal Weller cost	-	-	1,124,352	868,395
Operating Profit before changes in Operating Assets & Liabilities	30,269	(18,619)	53,228,034	47,597,887
Increase/(Decrease) in Operating Assets and Liabilities				
Increase/(Decrease) in Operating Assets	(1,527,850)	(495,703)	(10,170,849)	(62,700,466)
Increase/(Decrease) in Operating Liabilities	1,374,226	293,908	2,963,908	1,831,261
Net Cash from Operating Activities before Income Tax	(254,443)	(947,498)	293,126,811	86,131,457
Income Tax Paid / Refunds				
Income Tax Paid / Refunds	-	(3,627)	27,480,474	(14,422,625)
Net Cash from Operating Activities	(196,144)	(951,435)	319,517,485	83,306,829
Cash Flow from Investing Activities				
Dividends Received	-	511	1,680,111	783,056
Purchase of Property & Equipment	(2,199)	(70,402)	(6,763,278)	(4,269,650)
Proceeds From Sale of Property Plant & Equipment	-	-	70,560	90,030
Net cash flows from purchases of financial investments	-	-	(291,869,846)	(82,223,109)
Net cash flows on business combination	-	-	228,258	-
Effect of translation of net investment in foreign branches, subsidiaries & associates	-	-	(502,843)	(7,680,432)
Net Cash from Investing Activities	(2,199)	(60,891)	(295,990,642)	(86,335,106)
Cash Flow from Financing Activities				
Loans from Head Office	-	906,793	-	-
Exchange adjustment on translation of non-controlling interest in subsidiary	-	-	(10,070)	(135,566)
Loancharge (Repayment) of subordinated loan	-	-	10,000,000	(2,480,554)
Dividend paid	-	-	(7,277,285)	(17,386,611)
Net Increase/(Decrease) in Cash and Cash Equivalents	(198,339)	242,467	(17,743,223)	(14,821,601)
Exchange difference in respect of cash & cash equivalent	31,950	147,403	3,709,019	6,836,609
Cash and Cash Equivalents at Beginning of the year	1,392,052	1,282,852	198,825,451	196,400,451
Cash and Cash Equivalents at end of the year	1,409,463	1,662,852	207,781,237	207,261,834

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வருமான வரி உறுதித் திட்டங்கள் ஏதாவது இல்லாத வருமானம்	-	-	-	-
HBL நிதியின் ஏதாவது பொறுப்புக்களுக்கு மாற்றப்பட்டிருக்கின்ற சிறுபான்மை பங்கு	-	-	-	-

காதுகிணை ஈரநிலை (சுருது நுழைப்பு/தெய்வம்)					(75,580)	11,70,274.24
செலுதல் தொழில்நுட்பம் ஒழுங்கின் மூலம்					1,525,881	8,37,939
தொழில்நுட்பம் தொகுதி நலன்கள், ஹாண்டிங்	63,206	2,397			357,811	8,615,506
தொழில்நுட்பம் தொகுதி நலன்கள், ஹாண்டிங்						
தொழில்நுட்பம் தொகுதி நலன்கள், ஹாண்டிங்	75,827	17,470			35,49,165	40,698,372
தொழில்நுட்பம் தொகுதி நலன்கள், ஹாண்டிங்	75,827	17,470			35,49,165	40,698,372
கூடுதல் தொகை					(25,000)	(289,457)

31.03.2016 முடிவிலானந்த காலத்திற்கான கடாக காய்ச்சல் கூற்று	வாங்கிய (மணக்கப்பட்டது)	வாங்கிய (மணக்கப்பட்டது)	குழு (மணக்கப்பட்டது)	
விவரம்	2018 ரூபா	2015 ரூபா	2015 பாசு ரூபா	2014 பாசு ரூபா
தொழில்நுட்ப நுட்பக்கல்விக்குள்ளான காலப்பகுதிகள் கூடுதல் மூலம் இலாபம்	12,721	(1,595)	80,286,235	48,250,281
கொடுக்க துறை மற்றும் உதவனை தொழில்நுட்பம் மூலம் நுகர்வோர்களுக்கு இலாபப்படுத்தும் துறை மற்றும் குழு ஒழுங்கின் மூலம் மூல உதவனை மற்றும் கூடுதல் தொகை நலன்கள், ஹாண்டிங்	10,671	33,654	1,014,020	1,468,583
கட்டடங்கம் மற்றும் சேலு தொகுதி கட்டடங்கம் கூடுதல் தொகை மற்றும் தொகை தொகுதியில் கூடுதல் தொகை/தொகுதியில் தொகுதி தொகை மற்றும் தொகை	5,643 12,238 11,623 4,192	8,191 (46,247) 808 (926)	4,853,155	1,435,756

செலாவணம் (அதிகப்படியான செலாவணம்)	(2,810)		
செலாவணம் பற்றாக்குறை	(1,921)	284,338	141,738
செலாவணம்	(511)	(1,547,042)	(367,650)

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திறப்புகள்

3) காலப்பகுதியிலிய தரப்பட்ட பற்றிய திறனட பெறுகிற குறையடி துறைகளில்		வடிக பெறுகிற	வடிக பெறுகிற	குடி பெறுகிற	குடி பெறுகிற
குறையடி துறைகளில்	2018/2019	2019/2020	2020/2021	2021/2022	2022/2023
1. காலப்பகுதியில்	25,837	30,759	35,700	35,712	35,712
2. காலப்பகுதியில்	2,219	2,269	4,299	7,791	85,868
3. காலப்பகுதியில்	-	3,309	2,198	1,372	1,372
4. காலப்பகுதியில்	435	509	509	509	509
5. காலப்பகுதியில்	29,875	26,867	55,811	35,354	78,359
6. காலப்பகுதியில்	16,428	18,676	2,610	2,198	2,198
7. காலப்பகுதியில்	2,427	3,444	56,779	59,478	59,478
8. காலப்பகுதியில்	159	-	59,726	60,771	60,771
9. காலப்பகுதியில்	20,984	16,428	21,978	2,610	2,610
10. காலப்பகுதியில்	68,077	43,226	98,113	106,877	106,877

4) எணைய வாகனக்கடையாக்குகல் செலுத்தப் பெறியிருக்கிற		வடிக பெறுகிற	வடிக பெறுகிற	குடி பெறுகிற	குடி பெறுகிற
குறையடி துறைகளில்	2018/2019	2019/2020	2020/2021	2021/2022	2022/2023
1. காலப்பகுதியில்	440,261	382,567	442,369,394	374,075,772	374,075,772
2. காலப்பகுதியில்	298,426	120,688	648,948,348	108,418,464	108,418,464
3. காலப்பகுதியில்	29,262	126,689	1,213,935,011	178,092,822	178,092,822
4. காலப்பகுதியில்	1,847,781	1,072,739	1,985,384,176	1,425,177,921	1,425,177,921
5. காலப்பகுதியில்	252,889	19,617	156,169,256	108,624,528	108,624,528
6. காலப்பகுதியில்	300,382	305,862	510,512,000	108,624,528	108,624,528
7. காலப்பகுதியில்	29,262	126,689	1,213,935,011	178,092,822	178,092,822
8. காலப்பகுதியில்	188,077	105,431	388,904,334	382,474,814	382,474,814
9. காலப்பகுதியில்	2,122,433	1,73,813	4,558,814,176	3,824,748,176	3,824,748,176

31.03.2016 உள்ளப்படி நிதிக் கருவிகளின் அளவீடு - வங்கி

[illegible]

31.03.2016 இல் உள்ளது இதில் செய்யப்பட்ட செயல்களைத் தகுந்தாங்கு (மேலதிக அதிகாரம் உள்ள) அதிகாரிகளின் முன்

விவரம்	31/3/2016	31/3/2015	31/3/2015	31/3/2014
		(மலர்ச்சி/குறைவு)	(மலர்ச்சி/குறைவு)	(மலர்ச்சி/குறைவு)
	மலர்ச்சி - ரூப.		குறைவு - பாக். ரூப.	
அடிப்படை விலைகள் (தரப்படுத்தி உறுதிப்படுத்தப்பட்ட) ரூ. மில்லியனில்	5,000,639	5,000,639	1,40,400,697	134,414,634
தரப்படுத்தி உறுதிப்படுத்தப்பட்ட ரூ. மில்லியனில்	4,892,793	4,957,993	181,076,313	156,847,904
அடிப்படை விலைகள் (தரப்படுத்தி உறுதிப்படுத்தப்பட்ட) ரூ. மில்லியனில்	28,608	86,376	11,185	15,200
தரப்படுத்தி உறுதிப்படுத்தப்பட்ட ரூ. மில்லியனில்	78,711	97,865	10,895	16,161
தொகை, மலர்ச்சி/குறைவு (மலர்ச்சி/குறைவு) ரூ. மில்லியனில்	1.78%	2.26%	12.12%	12.36%
தொகை, குறைவு/மலர்ச்சி (குறைவு/மலர்ச்சி) ரூ. மில்லியனில்	0.68%	1.04%	1.72%	2.69%
தொகை, குறைவு/மலர்ச்சி (குறைவு/மலர்ச்சி) ரூ. மில்லியனில்	3.78%	3.94%	3.83%	3.66%

மீதமுள்ளவற்றின் கட்டுப்பாடு முறையானது	0.98%	0.06%	1.73%	1.73%
மீதமுள்ளவற்றின் கட்டுப்பாடு முறையானது, %	0.92%	0.03%	20.10%	20.56%

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