

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	31/03/2018	12/31/2017	31/12/2017	31/12/2016
Assets				
Cash and cash equivalents	466,104	674,754	130,203,020	115,822,169
Placements with central banks	1,317,616	1,317,616	156,644,279	168,575,209
Placements with banks	606,938	651,420	500,000	100,000
Other financial assets held for trading	-	-	68,670,659	41,305,459
Reverse repurchase agreements	-	650,389	33,400,345	32,863,803
Loans and receivables to customers	3,669,788	3,878,365	851,502,420	748,666,297
Financial Investment - Available for sale	492,371	488,451	1,000,048,908	1,022,880,450
Financial Investment - Held to maturity	1,272,080	397,927	278,730,258	256,433,520
Other Financial Assets	55,189	65,204	-	-
Income Tax Receivable	-	-	-	-
Investments in associates and joint ventures	-	-	27,357,818	23,685,342
Property, plant and equipment	309,018	319,121	57,098,390	30,763,913
Investment Properties	-	-	-	-
Goodwill and intangible assets	-	-	5,694,453	5,323,596
Deferred tax assets	24,276	24,276	-	-
Other assets	123,155,04	59,890	74,251,149	59,778,445
Total assets	8,336,535	8,668,513	2,684,101,699	2,506,698,203
Liabilities				
Due to banks	45,144	63,545	1,998,935,057	1,885,959,026
Due to other customers	2,243,629	2,479,216	397,802,667	331,726,654
Borrowing	-	30,022	1,758,747	1,563,054
Current tax liabilities	-	-	971,368	6,090,983
Deferred tax liabilities	-	-	-	-
Other provision	-	-	-	-
Employee benefit liabilities	46,097	45,228	5,706,547	4,334,366
Subordinated loan	-	-	9,994,000	9,998,000
Other liabilities	55,671	44,067	80,117,819	70,156,450
Total liabilities	2,380,541	2,662,068	2,495,296,295	2,369,829,333
Equity				
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	68,122	68,122	31,537,231	30,654,465
Retained earnings	108,369	108,369	97,105,842	106,142,374
Other reserves	831,115	790,002	42,016,515	41,367,796
Total shareholders' equity	5,945,995	5,906,445	18,823,123	19,233,160
Non-controlling interest	-	-	2,467,291	3,435,710
Total equity	5,945,995	5,906,445	18,823,123	18,823,160
Total equity and liabilities	8,336,535	8,668,513	2,684,101,699	2,506,698,203
Contingent liabilities and commitments	1,670,062	1,915,082	328,889,310	334,955,522
Memorandum Information				
Number of Employees	62	69	18,129	17,303
Number of Branches	7	7	1,751	1,731

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2018

BANK	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total equity
In Rupees Thousand (LKR)							
Balance as at 01/01/2018 (Opening balance)	-	4,938,390	68,122	222,649	109,931	567,352	5,906,445
Total comprehensive income for the year	-	-	-	-	1,563	-	(1,563)
Profit/(loss) for the year	-	-	-	-	1,563	-	(1,563)
Other comprehensive income (net of tax)	-	-	-	-	-	41,114	41,114
Total comprehensive income for the year	-	-	-	-	-	41,114	41,114
Transaction with equity holders, recognized directly in equity	-	-	-	-	-	-	-
Share issues/increases 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 capitalization during the year	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-
Balance as at 31/03/2018 (Closing Balance)	-	4,938,390	68,122	222,649	108,369	608,466	5,945,994

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2017

Group	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total equity
In Rupees Thousand (PKR)							
Balance as at 01/01/2017 (Opening balance)	14,668,525	-	30,654,465	24,063,847	1,303,949	182,833,160	1,468,268,870
Total comprehensive income for the year	-	-	-	-	7,829,064	353,063	8,182,127
Profit/(loss) for the year	-	-	-	-	7,829,064	353,063	8,182,127
Other comprehensive income (net of tax)	-	-	-	-	1,013,589	-	1,013,589
Total comprehensive income for the year	-	-	-	-	8,842,653	-	8,842,653
Transaction with equity holders, recognized directly in equity	-	-	-	-	-	-	-
Share issues/increases of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Right issue	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-
Capital contribution to Statutory funds of associates	-	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-
Gain on Business Combination	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Transferred from surplus on revaluation of fixed assets	-	-	-	-	-	-	-
Exchange transaction realized in sale of foreign operation	-	-	-	-	-	-	-
Exchange transaction realized in sale of Bank branches	-	-	-	-	-	-	-
Non-controlling interest acquired in HABIB during the period	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-
Balance as at 31/12/2017 (Closing Balance)	14,668,525	-	31,537,231	21,297,326	115,851,913	358,456	188,929,213

ADDITIONAL DISCLOSURE

1) Loan & Receivables to Other Customers	BANK (LKR)	BANK (AUDITED) (LKR)	GROUP (Audited) (PKR)	
In Rupees Thousand	31/03/2018	31/03/2017	31/12/2017	31/12/2016
Due from banks	3,869,788	4,001,187	651,000,829	817,262,028
(Less: Individual Impairment)	118,737	105,516	66,417,176	65,180,187
Collective Impairment	16,869	17,316	3,088,343	3,623,544
Net loans and receivables including those designated at fair value through profit or loss	3,869,788	3,878,365	851,502,420	748,666,297
(Less: Loans and receivables designated at fair value through profit or loss)	-	-	-	-
Net loans and receivables	3,869,788	3,878,365	851,502,420	748,666,297

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 31 MARCH 2018

a. Bank - 2018	In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS								
Cash and cash equivalents	-	-	-	-	466,104	-	-	466,104
Placements with central banks	-	-	-	-	1,317,616	-	-	1,317,616
Placements with banks	-	-	-	-	606,938	-	-	606,938
Loans and receivables to bank	-	-	-	-	3,669,788	-	-	3,669,788
Loans and receivables to other customers	-	-	-	-	492,371	-	-	492,371
Financial investments	-	-	-	-	1,272,080	-	-	1,272,080
Total financial assets	-	-	-	-	8,336,535	-	-	8,336,535
LIABILITIES								
Due to banks	-	-	-	-	45,144	-	-	45,144
Due to other customers	-	-	-	-	2,243,629	-	-	2,243,629
Other borrowings	-	-	-	-	30,022	-	-	30,022
Total financial liabilities	-	-	-	-	2,288,773	-	-	2,288,773
b. Bank (Audited) - 2017								
ASSETS								
Cash and cash equivalents	-	-	-	-	674,754	-	-	674,754
Placements with central banks	-	-	-	-	1,358,716	-	-	1,358,716
Placements with banks	-	-	-	-	651,420	-	-	651,420
Loans and receivables to bank	-	-	-	-	3,878,365	-	-	3,878,365
Loans and receivables to other customers	-	-	-	-	492,371	-	-	492,371
Financial investments	-	-	-	-	1,272,080	-	-	1,272,080
Total financial assets	-	-	-	-	8,668,513	-	-	8,668,513
LIABILITIES								
Due to banks	-	-	-	-	63,545	-	-	63,545
Due to other customers	-	-	-	-	2,479,216	-	-	2,479,216
Other borrowings	-	-	-	-	30,022	-	-	30,022
Total financial liabilities	-	-	-	-	2,572,783	-	-	2,572,783
c. Group (Audited) - 2017								
ASSETS								
Cash and cash equivalents	-	-	-	-	130,203,020	-	-	130,203,020
Placements with central banks	-	-	-	-	156,644,279	-	-	156,644,279
Placements with banks	-	-	-	-	500,000	-	-	500,000
Loans and receivables to bank	-	-	-	-	33,400,345	-	-	33,400,345
Loans and receivables to other customers	-	-	-	-	851,502,420	-	-	851,502,420
Financial investments	-	-	-	-	1,000,048,908	-	-	1,000,048,908
Total financial assets	-	-	-	-	2,788,730,258	-	-	2,788,730,258
LIABILITIES								
Due to banks	-	-	-	-	1,998,935,057	-	-	1,998,935,057
Due to other customers	-	-	-	-	397,802,667	-	-	397,802,667
Other borrowings	-	-	-	-	1,758,747	-	-	1,758,747
Total financial liabilities	-	-	-	-	2,397,496,471	-	-	2,397,496,471

INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2018	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	31/03/2018	31/03/2017	31/12/2017	31/12/2016
Interest income	104,259	170,055	148,010,269	141,089,244
Interest expenses	40,988	43,443	56,942,797	59,137,882
Net interest income	63,271	126,612	83,067,472	81,951,362
Fee and commission income	1,047	8,797	19,180,052	18,652,995
Fee and commission expense	-	-	-	-
Net fee and commission income	1,047	8,797	19,180,052	18,652,995
Net gain/(loss) from trading	-	-	7,764,681	5,329,667
Net gain/(loss) from financial instruments designated at fair value through profits or loss	-	-	-	-
Net gain/(loss) from financial investments	-	-	-	-
Other operating income (net)	46,851	8,986	13,370,085	12,408,781
Total operating income	46,851	8,986	115,409,695	112,295,565
Impairment for loans and other losses	10,421	15,648	1,115,409	717,563
Individual impairment	11,221	15,648	583,288	209,973
Collective impairment	(800)	(272)	(282,842)	(281,182)
Other	-	-	(65,955)	226,408
Net operating income	100,748	128,747	116,072,618	112,295,565
Personnel expenses	44,917	59,178	29,205,611	25,774,279
Depreciation and amortization	12,580	11,349	4,008,753	3,528,577
Other expenses	37,600	36,003	54,044,174	26,466,798
Operating profit/(loss) before value added tax (VAT)	5,671	22,219	28,813,480	56,524,911
Value added tax (VAT) on financial services	-	-	1,030,582	-
Profit/(loss) before tax	(1,563)	10,900	28,813,480	56,524,911
Tax expenses	-	-	20,631,353	22,318,567
Profit/(loss) for the period	(1,563)	10,900	8,182,127	34,206,344
Profit attributable to:				
Owners of the parent	(1,563)	10,900	7,829,064	34,070,145
Non-controlling interests	-	-	353,063	136,199
Earnings per share on profit	-	-	5.34	23.23
Basic earnings per ordinary share	-	-	5.34	23.23
Diluted earnings per ordinary share	-	-	5.34	23.23

HBL SRI LANKA STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2018	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	31/03/2018	31/03/2017	31/12/2017	31/12/2016
Profit/(loss) for the period	(1,563)	10,900	8,182,127	34,206,344
Other Comprehensive Income, net of tax	-	-	(1,017,131)	(624,497)
Changes in revaluation surplus Actuarial gains and losses on defined benefit plans	-	-	3,525,685	(2,566,582)
Gain and losses arising from translating the financial statements of foreign operations	41,114	35,173	-	-
Exchange differences on translation of foreign currency capital & reserve	-	-	-	-
Income tax on Other Comprehensive Income	-	-	(878,697)	(12,190)
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	(11,643,280)	583,551
Other Comprehensive Income for the period, net of taxes	41,114	35,173	(7,937,305)	(16,761,890)
Total comprehensive income for the period	39,551	46,073	8,356,629	32,535,439
Attributable to:				
Owners of the parent	39,551	46,073	7,829,064	32,