R THE PERIOD ENDED 30 SEPTEMBER 2018

TATEMENT OF FINANCIAL POSITION S AT 30 SEPTEMBER 2018	BANK LKR		BANK UDITED) LKR			(AUDIT PKR	ED)
In Rupees Thousand	9/30/2018		12/31/2017	1	2/31/2017		/31/2016
Assets						\neg	
Cash and cash equivalents	497,70		674,754		130,203,020		15,822,169
Balances with central banks	1,494,47		1,358,716		156,644,279		88,575,209
Placements with banks Other financial assets held-for-trading	931,78	′	651,420	<u>'</u>	500,000 68,670,659		100, 0 00 11,305,459
Reverse repurchase agreements		.	650,389		33,400,345		32,863,803
oans and receivables to customers	3,634,51	9	3,878,365		851,502,420		18,466,297
inancial Investment – Available -for-sale		:			000,048,908		22,980,450
Financial Investment — Held-to-maturity Other Financial Assets	287,28 989,28		488,451 397,923		278,730,258	3 29	56,433,520
ncome Tax Receivable	77,30		65,204				
nvestments in associates and joint ventures	1	Ĭ I			27,357,818	3 3	23,685,342
Property, plant and equipment	288,83	5	319,121		57,098,390) (30,763,913
nvestment Properties				.	E 004 4E0	, I	
Goodwill and Intangible assets Deferred tax assets	24,27	6	24,276		5,694,453	' 	5,323,596
Other assets	77,38		59,890		74,251,149	9 9	59,778,445
Total assets	8,302,85		8,568,513		684,101,699		6,098,203
iabilities	40.40		90 5 **	.			
Due to banks Due to other customers	43,43 2,108,78		63,549 2,479,216		998,935,057	7 1 1 9 9	35,959,026
Borrowina	2,100,70	' I	30,022		397,802,667		31,726,654
Current tax liabilities			,		1,758,747		1,563,854
Deferred tax liabilities					971,368	3 	6,090,983
Other provision Employee benefit liabilities	51,86	,	45,228	,	5,706,547	, 	4,334,366
Subordinated loan	31,00	۱ '	40,220	<u>'</u>	9,994,000		9,998,000
Other liabilities	69,39	2	44,057	7	80,117,819		70,156,450
Total liabilities	2,273,47	2	2,662,068	3 2,4	495,286,205	5 2,30	9,829,333
Equity Stated capital/Assigned capital	4,938,39	,	4,938,390	,	14,668,525	. .	14,668,525
Statutory reserve fund	68,12		68,122		31,537,231		30,654,465
Retained earnings	(32,268		109,93		97,105,942		06,142,374
Other reserves	1,055,14		790,002		42,016,515		11,367,796
Fotal shareholders' equity Non Controlling Interest	6,029,38	6	5,906,44		185,328,213 3,487,281		92,833,160 3,435,710
Fotal equity	6,029,38	6	5,906,449	;	188,815,494		3,433,710 96,268,870
Total equity and liabilities	8,302,85		8,568,513		684,101,699		6,098,203
Contingent liabilities and commitments	774,58	8	1,915,092	2 :	32 9 ,889,310	33	4,995,522
Memorandum Information							
Number of Employees	6	1	69	9	18,129) 	17,303
Number of Branches		7	7	7	1,751		1,731
			ENIDER	30 SE	PTEME	3ER 201	8
STATEMENT OF CHANGES IN EQUIT	Y FOR THE I	PERIOD) EMDER				
	Y FOR THE I	PERIOD	Reser				
	Share	Assigned	Reserve	V ES Revaluation	Retained	Other	Total equity
ANK			Reser	ves	Retained earnings	Other reserves	Total equity
ANK n Rupees Thousand (LKR)	Share	Assigned	Reserve fund	V ES Revaluation			Total equity 5,906,444
ANK n Rupees Thousand (LKR) plance as at 01/01/2018 (Opening balance) ptal comprehensive income for the year	Share	Assigned capital	Reserve fund	VES Revaluation reserve	earnings 109,931	reserves	5,906,444
ANK n Rupees Thousand (LKR) plance as at 01/01/2018 (Opening balance) otal comprehensive income for the year ofit/(loss) for the year	Share	Assigned capital	Reserve fund	VES Revaluation reserve	earnings	reserves 567,352	5,906,444 (142,200)
ANK n Rupees Thousand (LKR) plance as at 01/01/2018 (Opening balance) otal comprehensive income for the year ofit/(loss) for the year	Share	Assigned capital	Reserve fund	VES Revaluation reserve	earnings 109,931	reserves	
ANK n Rupees Thousand (LKR) slance as at 01/01/2018 (Opening balance) tal comprehensive income for the year ofit/(loss) for the year her comprehensive income (net of tax)	Share	Assigned capital	Reserve fund 68,122	VES Revaluation reserve	earnings 109,931	reserves 567,352	5,906,444 (142,200)
ANK In Rupees Thousand (LKR) In Rupees Thousand (LKR) In Rupees as at 01/01/2018 (Opening balance) In Rupees as at 01/01/2018 (Opening balance) In Rupees at 01/01/2018 (Opening balance) In Ru	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141
SANK In Rupees Thousand (LKR) In Rupees Th	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141
IANK In Rupees Thousand (LKR) Islance as at 01/01/2018 (Opening balance) Islance as at 01/01/2018 (Opening	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141 6,029,386
ANK In Rupees Thousand (LKR) In Rupees Thousand (LKR) In Rupees Thousand (LKR) In Rupees at 01/01/2018 (Opening balance) In It is a second of the year In It is a second of the year	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141
ANK In Rupees Thousand (LKR) In Rupees Tho	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141 - 6,029,386
STATEMENT OF CHANGES IN EQUIT BANK In Rupees Thousand (LKR) alance as at 01/01/2018 (Opening balance) otal comprehensive income for the year rofit/(loss) for the year ther comprehensive income (net of tax) otal comprehensive income for the year ransaction with equity holders, recognised directly in equity hare issue/increase of assigned capital hare options exercised onus issue gight issue ransfers to reserves during the period lividend to equity holders	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141 6,029,386
BANK In Rupees Thousand (LKR) In Rupees Th	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141 <u>6,029,386</u>
In Rupees Thousand (LKR) In Rupees Thousand	Share	Assigned capital	Reserve fund 68,122	Ves Revaluation reserve 222,649	109,931 (142,200)	567,352 265,141	5,906,444 (142,200) 265,141 - 6,029,386

Balance as at 30/09/2018 (Closing Balance)			•	4,938,390	68,122	222,649	(32,268)	832,493	6,029,386
OTATEMENT OF OUANG	FO IN FO	MITV F	D THE	DEDIO	D ENDE	D 24 D	FOEMD	ED 201	_
STATEMENT OF CHANG	E2 IN EC	ZUIIY FL	JK I HE	PEKIU	N ENDE	עונע	ECEINIR	EK ZUI	<u>/</u>
Group			Reserve	s					
In Rupees Thousand (PKR)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total	Non controlling interest	Total equity
Balance as at 01/01/2017 (Opening balance)	14,668,525		30,654,465	24,063,847	106,142,374	17,303,949	192,833,160	3,435,710	3,435,710
Total comprehensive income for the year Profit!lloss! for the year Other comprehensive income (net of tax)			•	-	7,829,064 (1,013,583)	3,781,696	7,829,064 2,768,113	353,063 140,441	353,063 140,441
Total comprehensive income for the year	14,668,525		30,654,465	24,063,847	112,957,855	21,085,645	203,430,337	3,929,214	3,929,214
Transaction with equity holders, recognised directly in equity Share issue/increase of assigned capital Share options exercised Bonus issue Riight 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			882,766		(882,766) 19,914 (15,401,952)		19,914 (15,401,952)		:
Transferred from surpuls on revaluatuation of fixed assets Exchang translation realized on sale of foreign operation Exchang translation realized on sale of Bank branches				(2,77 6 ,521) -	41,869 371,022	(371,022) 14,566	(2,734,652) - 14,566		:
Non-controlling interest acquired in HABIB during the period		-						(441,933)	(441,933)
Total transaction with equity holders	44 000 595	-		(2,776,521)	(15,851,913)		(18,102,124)	(441,933)	(441,933)
Balance as at 31/12/2017 (Closing Balance)	14,668,525		31,537,231	21,287,326	97,105,942	20,729,189	185,328,213	3,487,281	3,487,281

NCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2018	BANK LKR	BANK LKR	GROUP (A		
In Rupees Thousand	9/30/2018	9/30/2017	12/31/2017	12/31/2010	
Interest income	331,209	502,161	148,010,269	141,089,244	
Interest expenses	121,992	149,388	64,942,797	59,137,882	
Net interest income	209,217	352,773	83,067,472	81,951,362	
Fee and commission income	2,300	21,378	19,519,052	18,652,985	
Fee and commission expense					
Net fee and commission income	2,300	21,378	19,519,052	18,652,98	
Net gain/ (Loss) from trading		· •	7,764,681	5,329,66	
Net gain/ (Loss) from financial instruments designated at					
fair value through profits or loss					
Net gain/(loss) from financial investments					
Other Operating Income (net)	(23,662)	34,345	5,605,404	7,079,11	
Total operating income	(23,662)	34,345	13,370,085	12,408,78	
Impairment for loans and other losses	44,053	26,538	(115,409)	717,56	
Individual impairment	47,553	29,220	583,288	209,97	
Collective impairment	(3,500)	(2,682)	(632,842)	281,183	
Other			(65,855)	226,40	
Net operating income	143,802	381,958	116,072,018	112,295,56	
Personnel expenses	147,885	187,908	29,205,611	25,774,27	
Depreciation and amortisation	31,470	34,207	4,008,753	3,529,57	
Other expenses	98,006	90,372	54,044,174	26,466,79	
Operating profit/(loss) before value added tax (VAT)	(133,559)	69,471	28,813,480	56,524,91	
Value added tax (VAT)on financial services	8,641	31,888			
Profit/(loss) before tax	(142,200)	37,583	28,813,480	56,524,91	
Tax expenses			20,631,353	22,318,65	
Profit/(loss) for the period	(142,200)	37,583	8,182,127	34,206,25	
Profit attributable to:					
Owners of the parent	(142,200)	37,583	7,829,064	34,070,14	
Non-controlling interests			353,063	136,109	
Earnings per share on profit					
Basic earnings per ordinary share			5.34	23.23	
Diluted earnings per ordinary share			5.34	23.23	

HBL SRI LANKA STATEMENT OF COMPREHENS	IVE INCOME FOR TH	E PERIOD ENDED 30	SEPTEMBER 2018		
In Rupees Thousand	BANK BANK LKR LKR		GROUP (AUDITED) PKR		
III Hupees I Housana	9/30/2018	9/30/2017	12/31/2017	12/31/2016	
Profit/(loss) for the period	(142,200)	37,583	8,182,127	34,206,254	
Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excannge differences on translation of foreign currency capital & reserve Income tax on Other comprehensive Income	265,141	46,312	(1,017,131) 3,925,685	(624,497) (2,566,582)	
Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Assets Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes	265,141	46,312	(878,697) (11,643,260) 9,787,305 173,902	1,215,873 (615,812) 948,903 (1,642,115)	
Total comprehensive income for the period	122,941	83,894	8.356.029	32,564,139	
Attributable to: Owners of the parent Non-Controlling interests	122,941	83,894	7,876,250 479,779	32,613,167 (49,028)	

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2018	Bank	Bank	Group (Audited)
Item	2018 LKR	2017 LKR	2017 PKR	2016 PKR
Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment (Gain)/Loss on sale of securities Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase)/(Decrease) in interest payable Increase)/(Decrease) in accrued expenses Increase in financial liabilities Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net	(142,200) 31,470 9,000 44,053 20,391 (3,173) (7,016) (2,368) (1,802)	37,582 (5) 34,345 4,500 26,538 46,904 110 12,264 (7,950)	52,530,595 (33,107) (2,051,887) 4,008,753 (49,554) - - - 52,868 (1,219,610) (253,239)	56,524,911 (80,028) (3,768,085) 3,529,577 491,155 164,010 (1,286,488) 329,478
Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets & Liabilities	(51,644)	152,724	465,867 1.039,582 54,490,268	248,616 1,073,521 57,246,667
(Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Liabilities Net Cash from Operating Activities before Income Tax	132,227 (385,039) (252,812)	936,821 801,797 1, 738,617	(139,262,597) 188,271,023 49,008,426	(118,783,467) 261,700,503 142,917,036
Income Tax (Paid) / Refunds Net Cash from Operating Activities	(2,593) (307.049)	(3,352) 1.887.990	(27,250,907) 76,247,787	(27,319,492) 172.844.211
Cash Flow from Investing Activities Dividends Received Purchase of Property & Equipment Proceeds form Sale of Property Plant & Equipment Net cash flows from purchase of financial investments Net cash flows on business combination Effect of translation of net investment in foreign branches, subsidiaries & associates Net Cash from Investing Activities	1,802 (1,184) - - - - - - 618	1,564 (5,487) 5	1,259,924 (19,722,107) 83,110 (20,021,127) 3,781,696 (34,618,504)	1,230,935 (4,151,831) 74,238 (66,575,800) (3,160,125) (2,361,718) (74,944,302)
Cash Flow from Financing Activities Acquisition of additional interest in a subsidiary from a minority shareholder Excahnge adjustment on translation of non-controlling interest in subsidiarry Issuance/ (Repayment) of surbordinated loan Dividend paid	:	:	(441,933) 143,989 (4,000) (15,160,303) (15,462,247)	(204,863) (2,000) (21,016,417) (21,223,280)
Cash outflow for settlement payment to New York State Department of Financial Services Net Increase/(Decrease) in Cash and Cash Equivalents Exchange difference in respect of cash & cash equivalent Cash and Cash Equivalents at Beginning of the year Cash and Cash Equivalents at end of the period	(306,432) 265,141 2,033,470 1,9 92,179	1,884,071 46,313 1,870,506 3, 800,889	(23,717,115) 2,449,921 11,341,165 273,056,213 286,847,299	76,676,629 (5,033,235) 212,753,984 284,397,378

										Cacin and Cabin Equiva-
								ADDI	TIONAL	DISCLOSURE
1) Loan & Receivables	to Other	Custom	ers		2) Loans and Receivable	s to Oth	er Custo	mers- By	Product	3) Movements in
	BANK	BANK	GROUP	(Audited)		BANK	BANK (Audited)	GROUF	(Audited)	period for L
	(LKR)	(Audited) (LKR)	(PKI			(LKR)	(LKR)	(Pl	(R)	
					In Rupees Thousand	9/30/2018	12/31/2017	12/31/2017	12/31/2016	
In Rupees Thousand	9/30/2018	12/31/2017	12/31/2017	12/31/2016	By Product Domestic Currency					In Rupees Thousand
Gross loans & receivables	3,792,217		921,007,939	817,250,038	Overdraft Term loans	879,302 849,327	1,196,261 1, 0 18,971	179,628,303 328,608,068 17,127,661	135,343,419 265,667,544 16,571,941 4,519,239 9,922,184 81,386,115 7,963,685	Individual Impairment
(Less): Individual Impairment	143,351	105,516	66,417,176	65,160,197	Lease rentals receivable Credit cards	0.10,02		17,127,661 5,765,646 10,340,024	16,571,941 4,519,239	Opening balance
Collective Impairment	14,346	17,316	3,088,343	3,623,544	Bills of exchange Loans to financial institusions			10:340:024 35:527,762 9:318;284	9,922,184 81,386,115	Charge/(Write back) to incom
Net loans and receivables including those					Staff leans Payming	60,037	64,393			Write-off during the year Other movements
designated at fair value through profit or loss	3,634,519	3,878,365	851,502,420	748,466,297	Other loans Sub total	863,996 2,652,662	498,302 2,777,927	143,927,004 730,242,752	66,116,399 587,490,526	Closing balance
1 1					By product- Foreign Currency Overdraft	00.070	05.000	E2 220 E20	40.044.740	Collective impairment
(Less): Loans and receivables designated at					Term loans	89,076 1,038,071	1,091,383 41,531	68,838,895	81,518,407	Opening balance
fair vale through profit or loss					Bills of exchange Other loans Sub total	1 125-447		53,238,579 68,836,895 44,289,815 24,397,899 190,765,187 921,007,939	43,944,712 81,518,407 75,336,638 28,959,755 229,759,512 817,250,038	Charge/(Write back) to incom
Net loans and receivables	3.634.519	3,878,365	851,502,420	748.466.297	Total	1,152,595 3,805,256 13,040	1,236,311 4,014,238	921,007,939	817,250,038	Other movements Closing balance
* Provision is made according to prudential regulation		-11		7-10,100,207	Less: Saff loan fair value adjustment Less: Allowance for impairment losses	157,698 3,634,519	13,040 122,832 3,878,365	69,505,519 851,502,420	68,783,741 748,466,297	Total Impairment
Trovinion in made asserting to predential regulation	one resided by eva	to Dain of Famota			* Provision is made according to prudentia					
ANALYSIS OF FINA	NICIAL	INSTRII	MENTS	RY MFA:	SUREMENT BASIS AS					ANALYSIS

Net loans and receivables 3,634, * Provision is made according to prudential regulations issued by		1,502,420 /48,466,29/	Less: Saff loan fair valu Less: Allowance for imp	e adjustment airment losses	13,040 13, 157,698 122, 3,634,519 3,878,	040 832 69,505, 365 851,502	519 68,783,741 420 748,466,297
		ENTO DV MEA	* Provision is made	according to prudenti	al regulations issued by S	State Bank of Pa	kistan.
ANALYSIS OF FINANCIA	L INSTRUM	EMIZ BA MEV	SUKEMIENT	RASIS AS	AT 3U SEPTI	EINIREK :	2018
a. Bank -2018							
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments. Total financial assets			287.288 2 87,288	497,704 1,494,475 931,787 3,634,519 989,280 7,547,764			497,704 1,494,475 931,787 3,634,519 1,276,568 7,835,052
In Rupees Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities		: : :	- - -	43,438 2,108,781 2,152,220		43,438 2,108,781 2,152,220	
b. Bank (Audited) -201	7						
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets	: : :	: : : : :	488,451 488,451	674,754 1,358,716 651,420 650,389 3,878,365 397,927 7,611,571	- - - - - -		674,754 1,358,716 651,420 650,365 3,878,365 886,378 8,100,022
In Rupees Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIARILITIES							

Other borrowings Total financial liabilities	her borrowings otal financial liabilities				2,152,220	- :	2,152,220
b. Bank (Audited) -201	7				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		LITOLILLO
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets		: : : :	488,451 488,451	674,754 1,358,716 651,420 650,389 3,878,365 397,927 7,611,571	- - - - -		674,754 1,358,716 651,420 650,389 3,878,365 886,378 8,100,022
In Rupees Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities					63,545 2,479,216 30,022 2,572,783		63,545 2,479,216 30,022 2,572,783
c. Group (Audited) -201	17						
In PKR Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets	68,670,659 68,670,659		278,730,258 278,730,258	130,203,020 156,644,279 500,000 33,400,345 851,502,420 1,172,250,064	1,000,048,908 1,000,048,908		130,203,020 156,644,279 500,000 33,400,345 851,502,420 1,347,449,825 2,519,699,889
In PKR Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities	-		1,998,935,057 397,802,667 2,396,737,724		1,998,935,057 397,802,667 2,396,737,724		

3) Movements in Individual				•	4) Due to Other Custo	ners - By	Product		
period for Loans and F	RANK (LKR)	BANK (Audited)	GROUP (BANK (LKR)	BANK (Audited) (LKR)	GROUP (PK	(Audited) R)
In Rupees Thousand	9/30/2018	12/31/2017	12/31/2017	12/31/2016	In Rupees Thousand	9/30/2018	12/31/2017	12/31/2017	12/31/2016
Individual Impairment Opening balance Charge/(Write back) to income statement Write-off during the year Other movements	105,516 48,745 10,909	34,338 71,178	65,160,197 182,569 (352,587) 1,426,997	65,881,113 141,568 (262,906) (599,578)	By product- Domestic Currency Demand deposits (Current accounts) Savings deposits Fixed deposits Call Deposits Margin Balances	154,528 323,674 1,177,051 39,150 3,591	265,559 361,368 1,314,089 80,422 7,628	596,185,375 846,505,070 240,077,107	514,159,572 749,709,177 219,134,531
Closing balance Collective impairment Opening balance Other (Write back) to income statement Other movements Closing balance Total Impairment	143,351 17,316 (3,500) 530 14,346 157,698	21,486 (4,305) 135 17,316 122,832	3,623,544 (632,842) 97,641 3,088,343 69,505,519	3,298,099 281,182 44,263 3,623,544 68,783,741	Sub total By product- Foreign Currency Demand deposits (Current accounts) Savings deposits Fixed deposits Call Deposits Margin Balances Sub total Total	1,697,994 58,029 302,416 50,342 410,787 2,108,781	92,344 295,987 61,819 450,149 2,479,216	1,682,767,552 137,018,669 89,128,046 90,020,790 316,167,505 1,998,935,057	1,483,003,280 183,421,485 105,308,221 114,226,040 402,955,746 1,885,959,026

Total Impairment	14,346 157,698		1,088,343 3,623,5 1,505,519 68,783,7			410,787 450,14 2,108,781 2,479,21		
ANALYSIS OF FINA	NCIA	L INSTRU	MENTS BY N	MEASUREMENT	NT BASIS AS	AT 30 SEPT	EMBE	R 2018
d. Group (Audited) -201	6						
In PKR Thousand		Held for Trading	Designated at F	VTPL Held to Maturity	rity Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other cu Einancial investments Total financial assets	stomers	43,012,059 43,012,05 9	: : : :	256,433,520 256,433,520	115,822,169 168,575,209 1,184,128 32,863,803 748,466,297	:		115,822,169 168,575,209 1,184,128 32,863,803 748,466,297 1,320,719,429 2,387,631,035

In PKR Thousand	Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities		•	1,885,959,026 332,822,846 2,218,781,872		1,885,959,026 332,822,846 2,218,781,872

SELECTED PERFORMANCE INDICATORS (AS PER RE	GULATORY	REPORTING)	AS AT 30 SEP	TEMBER 2018
Item	9/30/2018	12/31/2017 (Audited)	12/31/2017 (Audited)	12/31/2016 (Audited)
	Bank -	LKR	Group	- PKR
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 6.375%) Total Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 11.875%) Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Without Interest in Suspense) Net Non - Performing Advances Ratio, % (net of interest in suspense and provision) Profitability Interest Margin, % Return on Assets (Before Tax). % Return on Assets (Before Tax). %	4,973,982 4,568,573 42.33% 42.92% 24.73% 20.57% 2.52% -1.71% -2.41%	5,116,182 4,545,333 23.74% 24.09% 8.00% 4.93% 4.44% 0.05% 0.09%	151,591,778 185,637,530 11.99% 15.96% 8.91% 1.11% 3.20% 0.30% 4.07%	160,028,759 188,074,159 12.02% 15.53% 11.91% 1.62% 3.47% 1.44% 17.98%
Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit Statutory Liquid Assets Ratio,% (Minimum Requirement, 20%) Domestic Banking unit Off-Shore Banking Unit	1,460,141 1,969 71.33% 1742.48%	2,514,205 1,286 51.80% 23.88%		

We, the undersigned, being the Regional General Manager Sri Lanka & Maldives and the Financial Controller of Habib Bank Limited certify jointly that:

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka

(b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited

(c) Bank figures are reported in SL Rs. while the Group figures are in Pak Rs. (IUS\$ 1 – Pak. Rs. 110.4172 as at 31 Dec 2017)

(d) Habib Bank Limited - Rating by JCR-VIS -2017 'AAA / A-1+ '(TripleA/A-One Plus) with a 'Negative' Outlook.

Wajid Ali Shah RGM Sri Lanka / Maldives 27 Nov 2018

Fathima Zahara Mohamed Manager - Financial Control 27 Nov 2018