

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2018	BANK LKR		BANK (AUDITED) LKR		GROUP (AUDITED) PKR	
	30/06/2018	12/31/2017	31/12/2017	31/12/2016		
In Rupees Thousand						
Assets						
Cash and cash equivalents	545,393	674,754	130,203,020	115,822,169		
Balances with central banks	1,333,819	1,358,716	156,644,279	168,575,209		
Placements with banks	310,970	851,420	500,000	100,000		
Other financial assets held-for-trading	-	-	68,670,659	41,305,459		
Reverse repurchase agreements	-	850,389	33,400,345	32,863,803		
Loans and receivables to customers	3,873,131	3,878,365	851,502,420	748,466,297		
Financial Investment - Available-for-sale	-	-	1,000,048,908	1,022,980,450		
Financial Investment - Held-to-maturity	436,869	488,451	278,730,258	256,433,520		
Other Financial Assets	1,130,880	397,927	-	-		
Income Tax Receivable	72,020	85,204	-	-		
Investments in associates and joint ventures	-	-	27,357,818	23,685,342		
Property, plant and equipment	298,828	319,121	57,088,390	30,763,913		
Investment Properties	-	-	-	-		
Goodwill and Intangible assets	-	-	5,694,453	5,323,596		
Deferred tax assets	24,276	24,276	-	-		
Other assets	104,120	59,890	74,251,149	59,778,445		
Total assets	8,130,306	8,568,513	2,684,101,699	2,506,098,203		
Liabilities						
Due to banks	41,015	63,545	-	-		
Due to other customers	2,150,166	2,479,216	1,998,935,057	1,885,959,026		
Borrowing	-	30,022	397,802,667	331,726,654		
Current tax liabilities	-	-	1,758,747	1,563,854		
Deferred tax liabilities	-	-	971,368	6,090,983		
Other provision	-	-	-	-		
Employee benefit liabilities	49,043	45,228	5,706,547	4,334,366		
Subordinated loan	-	-	9,994,000	9,998,000		
Other liabilities	60,675	44,057	80,117,819	70,156,450		
Total liabilities	2,300,899	2,662,068	2,495,286,205	2,309,829,333		
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	(49,335)	109,931	97,105,942	106,142,374		
Other reserves	872,230	790,002	42,016,515	41,367,796		
Total shareholders' equity	5,829,407	5,906,445	185,328,213	192,833,160		
Non Controlling Interest	-	-	3,487,281	3,435,710		
Total equity	5,829,407	5,906,445	188,815,494	196,268,870		
Total equity and liabilities	8,130,306	8,568,513	2,684,101,699	2,506,098,203		
Contingent liabilities and commitments	1,670,062	1,915,092	329,889,310	334,995,522		
Memorandum Information						
Number of Employees	62	69	18,129	17,303		
Number of Branches	7	7	1,751	1,731		

INCOME STATEMENT FOR THE PERIOD ENDED 30 JUNE 2018	BANK LKR		BANK LKR		GROUP (AUDITED) PKR	
	30/06/2018	30/06/2017	31/12/2017	31/12/2016		
In Rupees Thousand						
Interest income	214,718	333,268	148,010,269	141,089,244		
Interest expenses	82,326	86,813	64,942,797	59,137,882		
Net interest income	132,392	246,455	83,067,472	81,951,362		
Fee and commission income	1,160	15,035	19,519,052	18,652,985		
Fee and commission expense	-	-	-	-		
Net fee and commission income	1,160	15,035	19,519,052	18,652,985		
Net gain/ (Loss) from trading	-	-	-	-		
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	-	-	-	-		
Net gain/(loss) from financial investments	-	-	-	-		
Other Operating Income (net)	(23,118)	19,845	5,605,404	7,079,114		
Total operating income	(23,118)	19,845	13,370,085	12,408,781		
Impairment for loans and other losses	74,135	30,888	(115,409)	717,563		
Individual impairment	77,635	29,220	(583,288)	209,973		
Collective impairment	(3,500)	1,668	(632,842)	281,182		
Other	-	-	(65,855)	226,408		
Net operating income	36,299	250,447	116,072,018	112,295,569		
Personnel expenses	93,220	128,554	29,205,611	25,774,279		
Depreciation and amortisation	21,371	22,756	4,008,753	3,529,577		
Other expenses	72,333	64,842	54,044,174	26,466,798		
Operating profit/(loss) before value added tax (VAT)	(150,626)	34,655	28,813,480	56,524,911		
Value added tax (VAT) on financial services	8,641	20,000	-	-		
Profit/(loss) before tax	(159,267)	14,655	28,813,480	56,524,911		
Tax expenses	-	-	20,631,353	22,318,657		
Profit/(loss) for the period	(159,267)	14,655	8,182,127	34,206,254		
Profit attributable to:						
Owners of the parent	(159,267)	14,655	7,829,084	34,070,145		
Non-controlling interests	-	-	353,043	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 COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2018						
In Rupees Thousand	BANK LKR		BANK LKR		GROUP (AUDITED) PKR	
	30/06/2018	30/06/2017	31/12/2017	31/12/2016		
Profit/(loss) for the period	(159,267)	14,655	8,182,127	34,206,254		
Other Comprehensive Income, net of tax	-	-	-	-		
Changes in revaluation surplus Actuarial gains and losses on defined benefit plans	-	-	(1,017,131)	(624,497)		
Gains and losses (arising from translating the financial statements of foreign operation)	-	-	3,925,885	(2,566,582)		
Exchange differences on translation of foreign currency capital & reserve	82,229	53,022	-	-		
Income tax on Other comprehensive Income	-	-	-	-		
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	(878,697)	1,215,873		
Gain/(Loss) on revaluation of Assets	-	-	(1,643,260)	(615,812)		
Deficit on revaluation of fixed assets	-	-	9,787,305	948,903		
Other comprehensive income for the period, net of taxes	82,229	53,022	173,902	(1,642,115)		
Total comprehensive income for the period	(77,038)	67,677	8,356,029	32,564,139		
Attributable to:						
Owners of the parent	(77,038)	67,677	7,876,250	32,613,167		
Non-Controlling interests	-	-	479,779	(49,028)		

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2018							
BANK In Rupees Thousand (LKR)	Share capital	Reserves					Total equity
		Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	
Balance as at 01/01/2018 (Opening balance)	-	4,938,390	68,122	222,649	109,931	567,352	5,906,444
Total comprehensive income for the year	-	-	-	-	(159,267)	82,229	(159,267)
Profit/(loss) for the year	-	-	-	-	(159,267)	82,229	(159,267)
Other comprehensive income (net of tax)	-	-	-	-	-	-	-
Total comprehensive income for the year	-	4,938,390	68,122	222,649	(49,335)	649,581	5,829,407
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-	-
Share issue/increase 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	-	-	-	-	-	-	-
Balance as at 30/06/2018 (Closing Balance)	-	4,938,390	68,122	222,649	(49,335)	649,581	5,829,407

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2017								
Group In Rupees Thousand (PKR)	Share capital	Reserves					Total equity	
		Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves		
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	
Total comprehensive income for the year	-	-	-	-	7,829,064	3,781,696	7,829,064	353,063
Profit/(loss) for the year	-	-	-	-	7,829,064	3,781,696	7,829,064	353,063
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	2,908,554
Total comprehensive income for the year	-	30,654,465	24,063,847	112,957,855	21,085,645	203,430,337	3,929,214	
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-	-	
Share issue/increase of assigned capital	-	-	-	-	-	-	-	
Share options exercised	-	-	-	-	-	-	-	
Bonus issue	-	-	-	-	-	-	-	
Right issue	-	-	-	-	-	-	-	
Transfers to reserves during the period	-	-	-	-	-	-	-	
Capital contribution to Statutory funds of associates	-	-	882,766	(882,766)	19,914	19,914	19,914	
Dividend to equity holders	-	-	-	-	(15,401,952)	(15,401,952)	(15,401,952)	
profit transferred to head office	-	-	-	-	-	-	-	
Exchange transaction realized on sale of foreign operation	-	-	-	-	-	-	-	
Exchange transaction realized on sale of Bank branches	-	-	-	-	-	-	-	
Non-controlling interest acquired in HABIB during the period	-	-	-	-	-	-	-	
Total transaction with equity holders	-	882,766	(882,766)	19,914	(15,401,952)	19,914	(15,401,952)	
Transferred from surplus on revaluation of fixed assets	-	-	(2,776,521)	41,869	(2,734,652)	(2,734,652)	(2,734,652)	
Exchange adjustment on translation of non-controlling interest in subsidiary	-	-	-	371,022	(371,022)	14,566	14,566	
Other adjustments	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	882,766	(2,776,521)	(15,851,913)	(356,456)	(18,102,124)	(441,933)	
Balance as at 31/12/2017 (Closing Balance)	14,668,525	31,537,231	21,287,326	91,105,942	20,729,169	185,328,213	3,487,281	

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2018						
Item	Bank LKR		Bank LKR		Group (Audited) PKR	
	2018	2017	2017	2016		
Cash Flow from Operating Activities						
Profit before tax	(159,267)	14,655	52,530,585	56,524,911		
(Gain)/Loss on disposal of Property, plant & equipment	-	-	(33,107)	(60,028)		
(Gain)/Loss on sale of securities	-	-	-	-		
Share of profit of associates & joint venture	-	-	(2,051,887)	(3,768,085)		
Depreciation & Amortisation	21,371	22,756	4,008,753	3,529,577		
Provision for gratuity	6,000	3,000	-	-		
Impairment charge for Loans & advances	74,135	30,888	(49,554)	491,155		
(Increase)/Decrease in Interest Receivable	11,558	(37,788)	-	-		
(Increase) /Decrease in interest payable	(3,930)	16,167	-	-		
(Increase)/Decrease in accrued expenses	(23,270)	1,330	-	-		
Increase in financial liabilities	-	-	-	-		
Gratuity payments made	(2,185)	-	-	-		