

**HBL SRI LANKA**  
**AS AT 30 SEPTEMBER 2024**

**Loan & Receivables to Other Customers**

In Rupees Thousand	Bank LKR		Group PKR	
	30/09/2024	31/12/2023	31/12/2023	31/12/2022
Product-wise gross loans & advances				
<b>By Product- Domestic Currency</b>				
Overdraft	502,382	1,053,931	521,517,491	322,019,641
Term loans	234,691	382,571	314,211,680	485,410,615
Lease rentals receivable	-	-	28,929,567	41,893,039
Credit cards	-	-	34,273,106	24,203,424
Staff Loan	114,749	102,676	45,373,324	13,413,238
Other Loan	444,212	617,724	627,349,759	601,794,326
<b>Sub total</b>	<b>1,296,034</b>	<b>2,156,902</b>	<b>1,571,654,927</b>	<b>1,488,734,283</b>
<b>By Product- Foreign Currency</b>				
Overdraft	1,391,546	1,446,963	74,027,903	141,289,908
Term loans	69,127	232,812	188,492,346	202,910,117
Bills of exchange	-	-	24,564,850	37,755,359
Other Loans	251,243	-	105,916,858	3,979,238
<b>Sub total</b>	<b>1,711,915</b>	<b>1,679,775</b>	<b>393,001,957</b>	<b>385,934,622</b>
<b>Total</b>	<b>3,007,949</b>	<b>3,836,677</b>	<b>1,964,656,884</b>	<b>1,874,668,905</b>
<b>Product - wise commitments &amp; contingencies</b>				
<b>By product - Domestic Currency</b>				
Guarantees	1,219,533	457,165	256,759,254	146,675,992
Bonds	-	-	-	-
Undrawn Credit Lines	1,808,109	1,444,603	11,132,631	19,084,452
Acceptances	-	-	47,348,050	10,988,433
Letter of Credit	-	-	357,568,933	12,266,510
Forwards exchange contracts and derivatives	-	-	333,687,877	397,531,514
Commitments for acquisition of fixed and intangible assets	-	-	12,046,367	15,891,504
<b>Sub total</b>	<b>3,027,643</b>	<b>1,901,767</b>	<b>1,018,543,112</b>	<b>602,438,405</b>
<b>By product - Foreign Currency</b>				
Guarantees	2,322,657	2,233,150	31,033,015	115,817,111
Undrawn Credit Lines	855,391	1,910,125	8,681,203	2,864,064
Acceptances	71,055	6,406	8,213,417	44,024,941
Letter of Credit	345,660	3,775	19,986,555	268,602,527
Forwards exchange contracts and derivatives	1,193,524	963,368	167,032,697	194,854,257
Operating lease	0	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	44,403	16,279
<b>Sub total</b>	<b>4,788,287</b>	<b>5,116,823</b>	<b>234,991,290</b>	<b>626,179,179</b>
<b>Total</b>	<b>7,815,929</b>	<b>7,018,591</b>	<b>1,253,534,402</b>	<b>1,228,617,584</b>

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In Rupees Thousand	Bank LKR		Group PKR		
	30/09/2024	31/12/2023	31/12/2023	31/12/2022	
<b>Stage-wise impairment on Loans &amp; Advances, commitments &amp; Contingencies</b>					
<b>Gross loans and advances, commitments and contingencies</b>					
Less :	Accumulated impairment under stage 1	112,831	118,686	-	-
	Accumulated impairment under stage 2	36,685	43,892	-	-
	Accumulated impairment under stage 3	232,541	240,252	-	-
	Collective Impairment	-	-	<b>18,392,219.00</b>	<b>13,017,731.00</b>
	Individual Impairment	-	-	<b>84,920,073.00</b>	<b>78,259,477.00</b>
	<b>Net value of loans and advances, commitments and contingencies</b>	<b>382,057</b>	<b>402,830</b>	<b>103,312,292.00</b>	<b>91,277,208.00</b>
<b>Under Stage 1</b>					
	Opening Balance	118,686	48,946	-	-
	Charge/ (write back) to income statement	(5,600)	70,149	-	-
	Write-off during the year	-	-	-	-
	Other movements	(256)	(409)	-	-
	Closing Balance	<b>112,831</b>	<b>118,686</b>	-	-
<b>Under Stage 2</b>					
	Opening Balance	43,892	58,106	13,017,731	11,008,308
	Charge/ (write back) to income statement	(7,208)	(14,214)	3,649,475	7,922,294
	Write-off during the year	-	-	-	(8,050,839)
	Other movements	-	-	1,725,013	2,137,968
	Closing Balance	<b>36,685</b>	<b>43,892</b>	<b>18,392,219</b>	<b>13,017,731</b>
<b>Under Stage 3</b>					
	Opening Balance	240,252	251,567	78,259,477	72,845,186
	Charge/ (write back) to income statement	(4,236)	(4,241)	9,315,925	3,732,070
	Write-off during the year	-	-	(10,675,157)	(5,983,867)
	Other movements	(3,475)	(7,074)	8,019,828	7,666,088
	Closing Balance as at	<b>232,541</b>	<b>240,252</b>	<b>84,920,073</b>	<b>78,259,477</b>
	<b>Total Impairment</b>	<b>382,057</b>	<b>402,830</b>	<b>103,312,292</b>	<b>91,277,208</b>
<b>Due to Other Customers- By Product</b>					
In Rupees Thousand	Bank LKR		Group PKR		
	30/09/2024	31/12/2023	31/12/2023	31/12/2022	
<b>By product- Domestic Currency</b>					
	Demand deposits (Current accounts)	1,217,454	1,251,449	1,096,710,851	1,148,901,972
	Savings deposits	997,535	555,129	1,749,789,766	1,278,759,403
	Fixed deposits	4,808,934	2,981,175	469,029,684	397,953,080
	Call Deposits	10,400	18,412	-	-
	Margin Balances	38,987	44,977	-	-
	<b>Sub total</b>	<b>7,073,310</b>	<b>4,851,143</b>	<b>3,315,530,301</b>	<b>2,825,614,455</b>
<b>By product- Foreign Currency</b>					
	Demand deposits (Current accounts)	1,655,393	1,376,987	287,989,233	248,125,459
	Savings deposits	3,173,739	877,634	162,565,332	152,314,469
	Fixed deposits	2,066,280	2,351,698	376,266,970	243,287,869
	Call Deposits	-	-	-	-
	Margin Balances	16,936	72,185	-	-
	<b>Sub total</b>	<b>6,912,348</b>	<b>4,678,504</b>	<b>826,821,535</b>	<b>643,727,797</b>
	<b>Total</b>	<b>13,985,658</b>	<b>9,529,646</b>	<b>4,142,351,836</b>	<b>3,469,342,252</b>

**HBL SRI LANKA**  
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**NSFR Disclosure**

<b>In Rupees Thousand</b>	<b>Bank</b>		<b>31/12/2023</b>
	<b>LKR</b>		
	<b>30/09/2024</b>	<b>30/06/2024</b>	
<b>NSFR Disclosure</b>			
Total Available Stable Funding	16,082,624	14,513,820	13,023,292
Required Stable Funding – On Balance Sheet Assets	3,794,450	3,290,441	4,692,353
Required Stable Funding – Off Balance Sheet Items	390,797	425,279	350,930
Total Required Stable Funding	4,185,247	3,715,720	5,043,283
NSFR	<b>384%</b>	<b>391%</b>	<b>258%</b>

**HBL SRI LANKA**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 30 SEPTEMBER 2024**

<b>a. Bank-2024</b>				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	478,219	-	-	478,219
Balances with central banks	99,143	-	-	99,143
Placement with banks	5,942,334	-	-	5,942,334
Derivative financial instruments	-	8,782	-	8,782
Loans and Advances	2,625,893	-	-	2,625,893
Debt Instruments & Investments	5,161,271	-	9,353,541	14,514,812
Equity Instruments	-	-	31,614	31,614
<b>Total financial assets</b>	<b>14,306,860</b>	<b>8,782</b>	<b>9,385,155</b>	<b>23,700,797</b>
<b>LIABILITIES</b>				
Due to banks	78,120	-	-	78,120
Derivative financial instruments	-	-	-	-
Due to other customers	13,985,658	-	-	13,985,658
Other borrowings	1,600,000	-	-	1,600,000
<b>Total financial liabilities</b>	<b>15,663,778</b>	<b>-</b>	<b>-</b>	<b>15,663,778</b>
<b>b. Bank-2023</b>				
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	2,650,978	-	-	2,650,978
Balances with central banks	78,128	-	-	78,128
Placement with banks	1,500,465	-	-	1,500,465
Derivative financial instruments	-	376	-	376
Loans and Advances	3,433,847	-	-	3,433,847
Debt Instruments & Investments	1,769,866	-	8,279,725	10,049,590
Equity Instruments	-	-	28,617	28,617
<b>Total financial assets</b>	<b>9,433,283</b>	<b>376</b>	<b>8,308,342</b>	<b>17,742,002</b>
<b>LIABILITIES</b>				
Due to banks	28,468	-	-	28,468
Derivative financial instruments	-	-	-	-
Due to other customers	9,529,646	-	-	9,529,646
Other borrowings	250,191	-	-	250,191
<b>Total financial liabilities</b>	<b>9,808,305</b>	<b>-</b>	<b>-</b>	<b>9,808,305</b>

**HBL SRI LANKA**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 30 SEPTEMBER 2024**

<b>c. Group-2023</b>				
<b>In Rupees Thousand (PKR)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	328,537,645	-	-	328,537,645
Balances with central banks	218,990,936	-	-	218,990,936
Placement with banks	145,201,708	-	-	145,201,708
Loans and Advances	1,861,344,592	-	-	1,861,344,592
Debt Instruments	459,663,103	2,653,977	2,057,223,831	2,519,540,911
Equity Instruments			9,279,530	9,279,530
<b>Total financial assets</b>	<b>3,013,737,984</b>	<b>2,653,977</b>	<b>2,066,503,361</b>	<b>5,082,895,322</b>

<b>In Rupees Thousand (PKR)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>LIABILITIES</b>				
Due to banks	-	-	-	-
Due to other customers	4,142,351,836	-	-	4,142,351,836
Other borrowings	684,741,679	-	-	684,741,679
<b>Total financial liabilities</b>	<b>4,827,093,515</b>	<b>-</b>	<b>-</b>	<b>4,827,093,515</b>

<b>d. Group-2022</b>				
<b>In Rupees Thousand (PKR)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	177,041,873	-	-	177,041,873
Balances with central banks	118,973,513	-	-	118,973,513
Placement with banks	296,106,309	-	-	296,106,309
Loans and Advances	1,782,497,923	-	-	1,782,497,923
Debt Instruments	380,979,487	3,639,550	1,515,825,665	1,900,444,702
Equity Instruments			11,963,993	11,963,993
<b>Total financial assets</b>	<b>2,755,599,105</b>	<b>3,639,550</b>	<b>1,527,789,658</b>	<b>4,287,028,313</b>

<b>In Rupees Thousand (PKR)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>LIABILITIES</b>				
Due to banks	-	-	-	-
Due to other customers	3,469,342,252	-	-	3,469,342,252
Other borrowings	602,645,399	-	-	602,645,399
<b>Total financial liabilities</b>	<b>4,071,987,651</b>	<b>-</b>	<b>-</b>	<b>4,071,987,651</b>

*AC - Financial Assets/ liabilities measured at amortised cost*

*FVPL - Financial Assets/ liabilities measured at fair value through profit or loss*

*FVOCI - Financial Assets measured at fair value through other comprehensive income*