HBL SRI LANKA AS AT 30 SEPTEMBER 2024

Loan & Receivables to Other Customers

In Rupees Thousand		Bank		Group	
		LKR 30/09/2024	31/12/2023	PKF 31/12/2023	₹ 31/12/2022
Product-wis	e gross loans & advances	00.00.202.	0.11.11.11.11	· · · · · · · · · · · · · · · · · · ·	V
By Product	- Domestic Currency				
	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
Sub total		1,296,034	2,156,902	1,571,654,927	1,488,734,283
By Product	- Foreign Currency				
•	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
Sub total	-	1,711,915	1,679,775	393,001,957	385,934,622
Total	_	3,007,949	3,836,677	1,964,656,884	1,874,668,905
Product - w	vise commitments & contingencies				
	- Domestic Currency				
Dy product	Guarantees	1,219,533	457,165	256,759,254	146,675,992
	Bonds	1,210,000		200,700,204	140,070,002
	Undrawn Credit Lines	1,808,109	1,444,603	11,132,631	19,084,452
	Acceptances	1,000,100	1,444,000	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 ass	_	_	12,046,367	15,891,504
Sub total		3,027,643	1,901,767	1,018,543,112	602,438,405
By product	- Foreign Currency				
_, p. oaaoi	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
	Opearating lease	0	-		
	Commitments for acquisition of fixed and intangible ass	-	-	44,403	16,279
Sub total		4,788,287	5,116,823	234,991,290	626,179,179
Total	-	7,815,929	7,018,591	1,253,534,402	1,228,617,584
	_	1,010,929	7,010,001	1,200,007,402	1,220,017,304

HBL SRI LANKA AS AT 30 SEPTEMBER 2024

Gross loans and ad Less: Accur Accur Accur Collec Individ Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closin Under Stage 2 Openi	dent on Loans & Advances, commitments avances, commitments and contingencies mulated impairment under stage 1 mulated impairment under stage 2 mulated impairment under stage 3 tive Impairment lual Impairment lual Impairment and advances, commitments and lug Balance e/ (write back) to income statement off during the year movements g Balance	112,831 36,685 232,541 - - - - - - - - - - - - - - - - - - -	31/12/2023 118,686 43,892 240,252 - - 402,830 48,946 70,149	18,392,219.00 84,920,073.00 103,312,292.00	31/12/2022 - - - 13,017,731.00 78,259,477.00 91,277,208.00
Gross loans and ad Less: Accur Accur Accur Collec Individ Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closin Under Stage 2 Openi	vances, commitments and contingencies mulated impairment under stage 1 mulated impairment under stage 2 mulated impairment under stage 3 tive Impairment lual Impairment and advances, commitments and mg Balance e/ (write back) to income statement off during the year movements	8. Contingencies 112,831 36,685 232,541 382,057 118,686 (5,600) (256)	118,686 43,892 240,252 - - - 402,830	- - - 18,392,219.00 84,920,073.00	- - - 13,017,731.00 78,259,477.00
Gross loans and ad Less: Accur Accur Accur Collec Individ Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closir Under Stage 2 Openi	vances, commitments and contingencies mulated impairment under stage 1 mulated impairment under stage 2 mulated impairment under stage 3 tive Impairment lual Impairment and advances, commitments and mg Balance e/ (write back) to income statement off during the year movements	112,831 36,685 232,541 - - - - - - - - - - - - - - - - - - -	43,892 240,252 - - 402,830 48,946	84,920,073.00	78,259,477.00
Gross loans and ad Less: Accur Accur Accur Collec Individ Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closir Under Stage 2 Openi	vances, commitments and contingencies mulated impairment under stage 1 mulated impairment under stage 2 mulated impairment under stage 3 tive Impairment lual Impairment and advances, commitments and mg Balance e/ (write back) to income statement off during the year movements	112,831 36,685 232,541 - - - - - - - - - - - - - - - - - - -	43,892 240,252 - - 402,830 48,946	84,920,073.00	78,259,477.00
Accur Accur Accur Collect Individ Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closin Under Stage 2 Openi	mulated impairment under stage 2 mulated impairment under stage 3 tive Impairment lual Impairment and advances, commitments and ag Balance e/ (write back) to income statement off during the year movements	36,685 232,541 - - - - - - - - - - - - - - - - - - -	43,892 240,252 - - 402,830 48,946	84,920,073.00	78,259,477.00
Accur Collect Individence Net value of loans accontingencies Under Stage 1 Openi Charg Write- Other Closin Under Stage 2 Openi	mulated impairment under stage 3 tive Impairment lual Impairment and advances, commitments and ag Balance e/ (write back) to income statement off during the year movements	232,541 - - - 382,057 118,686 (5,600) - (256)	240,252 - - - 402,830 48,946	84,920,073.00	78,259,477.00
Collectindivides Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closin Under Stage 2 Openi	tive Impairment flual Impairment and advances, commitments and ang Balance e/ (write back) to income statement off during the year movements	382,057 118,686 (5,600) (256)	402,830 48,946	84,920,073.00	78,259,477.00
Individual	nual Impairment and advances, commitments and advances, commitments and a graph of the statement off during the year movements	118,686 (5,600) - (256)	402,830	84,920,073.00	78,259,477.00
Net value of loans a contingencies Under Stage 1 Openi Charg Write- Other Closir Under Stage 2 Openi	ng Balance e/ (write back) to income statement off during the year movements	118,686 (5,600) - (256)	48,946		
Contingencies Under Stage 1 Openi Charg Write- Other Closir Under Stage 2 Openi	ng Balance e/ (write back) to income statement off during the year movements	118,686 (5,600) - (256)	48,946	103,312,292.00	91,277,208.00
Openi Charg Write- Other Closir Under Stage 2 Openi	e/ (write back) to income statement off during the year movements	(5,600) - (256)			
Openi Charg Write- Other Closir Under Stage 2 Openi	e/ (write back) to income statement off during the year movements	(5,600) - (256)			
Charg Write- Other Closin Under Stage 2 Openi	e/ (write back) to income statement off during the year movements	(5,600) - (256)		_	_
Write- Other Closin Under Stage 2 Openi	off during the year movements	(256)		-	-
Closin Under Stage 2 Openi			-	-	-
Under Stage 2 Openi	g Balance		(409)	-	
Openi		112,831	118,686	-	
Openi					
•	ng Balance	43,892	58,106	13,017,731	11,008,308
Charg	e/ (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
Closin	g Balance	36,685	43,892	18,392,219	13,017,731
Under Stage 3					
Openi	ng Balance	240,252	251,567	78,259,477	72,845,186
Charg	e/ (write back) to income statement	(4,236)	(4,241)	9,315,925	3,732,070
	off during the year	-	=	(10,675,157)	(5,983,867
	movements	(3,475)	(7,074)	8,019,828	7,666,088
Total Impairment	g Balance as at	232,541	240,252	84,920,073	78,259,477 91,277,208
rotai iiipairiieiit		382,057	402,830	103,312,292	91,277,200
Due to Other Custo	mers- By Product				
		Bank		Grou	ıp
In Rupees Thousan	d	LKR		PKR	ŧ.
		30/09/2024	31/12/2023	31/12/2023	31/12/2022
By product- Domes	tic Currency				
Dema	nd deposits (Current accounts)	1,217,454	1,251,449	1,096,710,851	1,148,901,972
Sovin	gs deposits	997,535	555,129	1,749,789,766	1,278,759,403
Savin	deposits	4,808,934	2,981,175	469,029,684	397,953,080
Fixed		10,400	18,412	-	-
Fixed Call D	eposits	38,987	44,977	2 245 520 204	2 925 644 455
Fixed Call D Margir	eposits n Balances	<u> </u>		3,315,530,301	2,825,614,455
Fixed Call D Margir		7,073,310	4,851,143	<u> </u>	
Fixed Call D Margin Sub total By product- Foreign	n Balances n Currency	7,073,310			
Fixed Call D Margin Sub total By product- Foreign Dema	n Balances n Currency nd deposits (Current accounts)	7,073,310 1,655,393	1,376,987	287,989,233	
Fixed Call D Margin Sub total By product- Foreign Dema Savin	n Currency nd deposits (Current accounts) gs deposits	7,073,310 1,655,393 3,173,739	1,376,987 877,634	287,989,233 162,565,332	152,314,469
Fixed Call D Margin Sub total By product- Foreign Dema Saving Fixed	n Currency nd deposits (Current accounts) gs deposits deposits	7,073,310 1,655,393	1,376,987	287,989,233	152,314,469
Fixed Call D Margin Sub total By product- Foreign Dema Saving Fixed Call D	n Currency nd deposits (Current accounts) gs deposits deposits eposits	7,073,310 1,655,393 3,173,739 2,066,280	1,376,987 877,634 2,351,698	287,989,233 162,565,332	152,314,469
Fixed Call D Margin Sub total By product- Foreign Dema Saving Fixed Call D	n Currency nd deposits (Current accounts) gs deposits deposits	7,073,310 1,655,393 3,173,739	1,376,987 877,634	287,989,233 162,565,332	248,125,459 152,314,469 243,287,869 - - - 643,727,797

HBL SRI LANKA AS AT 30 SEPTEMBER 2024

NSFR Disclosure

Bank In Rupees Thousand LKR

	30/09/2024	30/06/2024	31/12/2023
NSFR Disclosure			
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	384%	391%	258%

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

In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
ASSETS		I		
Cash and cash equivalents	478,219	-	-	478,21
Balances with central banks	99,143	-	-	99,14
Placement with banks	5,942,334	-	-	5,942,33
Derivative financial instruments	-	8,782	-	8,78
Loans and Advances	2,625,893	-	-	2,625,89
Debt Instruments & Investments	5,161,271	-	9,353,541	14,514,81
Equity Instruments	-	-	31,614	31,61
Total financial assets	14,306,860	8,782	9,385,155	23,700,79
		EVD.	51/00i	
In Rupees Thousand (LKR)	AC	FVPL	FVOCI	Total
LIABILITIES Describe to the color	70.400			70.40
Due to banks	78,120	-	-	78,12
Derivative financial instruments	-	-	-	40.005.05
D t				13,985,65
Due to other customers	13,985,658	-	-	
Other borrowings Total financial liabilities	13,985,658 1,600,000 15,663,778	· ·	- - -	1,600,00
Other borrowings	1,600,000	- - - FVPL	FVOCI	1,600,000 15,663,778 Total
Other borrowings Total financial liabilities b. Bank-2023	1,600,000 15,663,778			1,600,000 15,663,778
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR)	1,600,000 15,663,778			1,600,000 15,663,778 Total
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS	1,600,000 15,663,778 AC			1,600,000 15,663,778
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents	1,600,000 15,663,778 AC 2,650,978			1,600,000 15,663,778 Total
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks	1,600,000 15,663,778 AC 2,650,978 78,128			1,600,000 15,663,778 Total 2,650,97: 78,12
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks	1,600,000 15,663,778 AC 2,650,978 78,128	FVPL - - -		1,600,000 15,663,778 Total 2,650,97 78,12 1,500,46
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465	FVPL - - -		1,600,000 15,663,778 Total 2,650,97: 78,12 1,500,46: 376
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847	FVPL - - -	FVOCI	1,600,000 15,663,778 Total 2,650,970 78,12 1,500,460 370 3,433,84
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847	FVPL - - -	FVOCI 8,279,725	1,600,000 15,663,778 Total 2,650,97 78,12 1,500,46 37 3,433,84 10,049,59 28,61
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments Equity Instruments	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847 1,769,866	FVPL 376	FVOCI 8,279,725 28,617	1,600,000 15,663,778 Total 2,650,976 78,12 1,500,466 376 3,433,84 10,049,59
Dotter borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments Equity Instruments Total financial assets	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847 1,769,866 - 9,433,283	FVPL 376 376	FVOCI 8,279,725 28,617 8,308,342	1,600,000 15,663,778 Total 2,650,976 78,12 1,500,46 376 3,433,84 10,049,59 28,61 17,742,002
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments Equity Instruments Total financial assets In Rupees Thousand (LKR)	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847 1,769,866 - 9,433,283	FVPL 376 376	FVOCI 8,279,725 28,617 8,308,342	1,600,000 15,663,778 Total 2,650,97 78,12 1,500,46 37 3,433,84 10,049,59 28,61 17,742,002
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments Equity Instruments Total financial assets In Rupees Thousand (LKR)	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847 1,769,866 - 9,433,283 AC	FVPL 376 376	FVOCI 8,279,725 28,617 8,308,342	1,600,000 15,663,778 Total 2,650,97 78,12 1,500,46 37 3,433,84 10,049,59 28,61 17,742,002
Other borrowings Total financial liabilities b. Bank-2023 In Rupees Thousand (LKR) ASSETS Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Loans and Advances Debt Instruments & Investments Equity Instruments Total financial assets In Rupees Thousand (LKR) LIABILITIES Due to banks	1,600,000 15,663,778 AC 2,650,978 78,128 1,500,465 - 3,433,847 1,769,866 - 9,433,283 AC	FVPL 376 376	FVOCI 8,279,725 28,617 8,308,342	1,600,000 15,663,778 Total 2,650,976 78,12 1,500,46 376 3,433,84 10,049,59 28,61 17,742,002

HBL SRI LANKA

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

AS AT 30 SEPTEMBER 2024

In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
ASSETS	<u>!</u>	<u>.</u>		
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	2,519,540,91
Equity Instruments			9,279,530	9,279,530
Total financial assets	3,013,737,984	2,653,977	2,066,503,361	5,082,895,322
In Rupees Thousand (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	
Due to other customers	4,142,351,836	-	-	4,142,351,836
Other borrowings	684,741,679	-	-	684,741,679
Total financial liabilities	4,827,093,515	-	-	4,827,093,515
d. Group-2022				
In Rupees Thousand (PKR) ASSETS	AC	FVPL	FVOCI	Total
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./82.49/.923			
Debt Instruments	1,782,497,923 380,979,487	3,639,550	1,515,825,665	
Debt Instruments Equity Instruments		3,639,550	1,515,825,665 11,963,993	1,900,444,702
		3,639,550 - 3,639,550		1,900,444,702 11,963,993 4,287,028,313
Equity Instruments	380,979,487	-	11,963,993	1,900,444,702 11,963,993
Equity Instruments Total financial assets	380,979,487 2,755,599,105	3,639,550	11,963,993 1,527,789,658	1,900,444,702 11,963,993 4,287,028,31 3
Equity Instruments Total financial assets In Rupees Thousand (PKR)	380,979,487 2,755,599,105	3,639,550	11,963,993 1,527,789,658	1,900,444,702 11,963,993 4,287,028,31 3
Total financial assets In Rupees Thousand (PKR) LIABILITIES	380,979,487 2,755,599,105	3,639,550	11,963,993 1,527,789,658	1,900,444,702 11,963,993 4,287,028,313 Total
Total financial assets In Rupees Thousand (PKR) LIABILITIES Due to banks	380,979,487 2,755,599,105 AC	3,639,550	11,963,993 1,527,789,658	1,900,444,702 11,963,993 4,287,028,31 3

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