

SEYLAN BANK PLC

FINANCIAL STATEMENTS

Year ended 31st December, 2018



13. ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT

Rs. '000

	BANK		GROUP	
	As at	As at	As at	As at
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
13.1 Product-wise Gross Loans & Advances				
By product - Domestic Currency				
Export Bills	-	15,359	-	15,359
Import Bills	636,183	335,352	636,183	335,352
Local Bills	77,844	130,330	77,844	130,330
Lease Rentals Receivable	18,904,050	16,222,825	18,904,050	16,222,825
Overdrafts	61,716,516	61,901,243	61,716,516	61,901,243
Revolving Import Loans	13,341,077	10,531,334	13,341,077	10,531,334
Packing Credit Loans	2,805,240	1,191,070	2,805,240	1,191,070
Trust Receipt Loans	2,702,264	1,812,834	2,702,264	1,812,834
Staff Loans	6,497,835	6,108,917	6,497,835	6,108,917
Housing Loans	15,518,085	13,401,222	15,518,085	13,401,222
Pawning Receivables	11,661,946	10,046,055	11,661,946	10,046,055
Refinance Loans	3,321,294	2,479,247	3,321,294	2,479,247
Credit Cards	6,180,328	4,886,489	6,180,328	4,886,489
Margin Trading	2,453,096	2,588,413	2,453,096	2,588,413
Factoring	2,161,148	1,099,984	2,161,148	1,099,984
Term Loans	151,140,641	125,086,423	151,140,641	125,086,423
Total	299,117,547	257,837,097	299,117,547	257,837,097
By product - Foreign Currency				
Export Bills	3,538,191	3,164,298	3,538,191	3,164,298
Import Bills	407,074	459,456	407,074	459,456
Local Bills	42,947	44,659	42,947	44,659
Overdrafts	972,118	886,908	972,118	886,908
Revolving Import Loans	394,283	442,327	394,283	442,327
Packing Credit Loans	8,570,902	9,555,196	8,570,902	9,555,196
Housing Loans	171,441	98,917	171,441	98,917
Term Loans	23,560,567	13,980,515	23,560,567	13,980,515
Total	37,657,523	28,632,276	37,657,523	28,632,276
Gross Loans and Advances	336,775,070	286,469,373	336,775,070	286,469,373
13.2 Product-wise Commitments and Contingencies				
By product - Domestic Currency				
Commitments				
Undrawn Credit Lines	62,476,628	41,387,418	62,476,628	41,387,418
Capital Commitments	364,181	266,709	395,045	267,573
Contingencies				
Acceptances	233,853	19,178	233,853	19,178
Standby Letters of Credit	12,000	-	12,000	-
Guarantees	29,664,071	26,708,830	29,662,305	26,775,830
Documentary Credit	295,460	125,391	295,460	125,391
Bills for Collection	241,218	391,790	241,218	391,790
Forward Exchange Contracts (Net)	(11,702,034)	(17,826,910)	(11,702,034)	(17,826,910)
Total	81,585,377	51,072,406	81,614,475	51,140,270
By product - Foreign Currency				
Commitments				
Undrawn Credit Lines	10,117,964	6,079,610	10,117,964	6,079,610
Capital Commitments	586,239	306,093	586,239	306,093
Contingencies				
Acceptances	10,982,506	11,100,485	10,982,506	11,100,485
Standby Letters of Credit	512,454	77,872	512,454	77,872
Guarantees	1,013,344	795,566	1,013,344	795,566
Documentary Credit	9,515,862	10,184,373	9,515,862	10,184,373
Bills for Collection	2,411,544	2,997,738	2,411,544	2,997,738
Forward Exchange Contracts (Net)	12,967,352	16,886,588	12,967,352	16,886,588
Total	48,107,265	48,428,325	48,107,265	48,428,325
Total Commitments and Contingencies	129,692,642	99,500,731	129,721,740	99,568,595

13. ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT (Contd.)

Rs. '000

	BANK		GROUP	
	As at	As at	As at	As at
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
13.3 Stage-wise Impairment on Loans & Advances, Commitments and Contingencies				
Gross Loans and Advances, Commitments and Contingencies	466,467,712	385,970,104	466,496,810	386,037,968
Less : Accumulated Impairment under Stage 1	862,303	-	862,303	-
Accumulated Impairment under Stage 2	820,746	-	820,746	-
Accumulated Impairment under Stage 3	8,473,518	-	8,473,518	-
Net Impairment loss - Individual	-	1,744,089	-	1,744,089
Net Impairment loss - Collective	-	3,863,377	-	3,863,377
Net Loans & Advances, Commitments and Contingencies	456,311,145	380,362,638	456,340,243	380,430,502
Movement of Impairment During the Period				
Stage 1				
Balance as at 01st January	929,724	-	929,724	-
Charge/(Write back) to income statement	(67,421)	-	(67,421)	-
Write-off during the year	-	-	-	-
Other movements	-	-	-	-
Balance as at 31st December	862,303	-	862,303	-
Stage 2				
Balance as at 01st January	307,129	-	307,129	-
Charge/(Write back) to income statement	513,617	-	513,617	-
Write-off during the year	-	-	-	-
Other movements	-	-	-	-
Balance as at 31st December	820,746	-	820,746	-
Stage 3				
Balance as at 01st January	6,719,868	-	6,719,868	-
Charge/(Write back) to income statement	3,069,660	-	3,069,660	-
Reversal for Write-off during the Year	(779,928)	-	(779,928)	-
Interest Accrued on Impaired Loans and Advances	(536,082)	-	(536,082)	-
Other Movement	-	-	-	-
Balance as at 31st December	8,473,518	-	8,473,518	-
Allowance for Individual Impairment				
Balance as at 01st January	-	2,420,888	-	2,420,888
Net Impairment during the Year	-	1,069,797	-	1,069,797
Reversal for Write-off during the Year	-	(1,413,347)	-	(1,413,347)
Interest Accrued on Impaired Loans and Advances	-	(326,532)	-	(326,532)
Net Transfer to Collective Impairment	-	(6,717)	-	(6,717)
Balance as at 31st December	1,744,089	-	1,744,089	-
Allowance for Collective Impairment				
Balance as at 01st January	-	3,632,097	-	3,632,097
Net Impairment during the Year	-	423,679	-	423,679
Reversal for Write-off during the Year	-	(199,116)	-	(199,116)
Net Transfer from Individual Impairment	-	6,717	-	6,717
Balance as at 31st December	-	3,863,377	-	3,863,377
Total Impairment	10,156,567	5,607,466	10,156,567	5,607,466

14. ANALYSIS OF DEPOSITS

Rs. '000

	BANK		GROUP	
	As at	As at	As at	As at
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
14 Analysis of Deposits				
By product - Domestic Currency				
Demand Deposits	16,885,181	15,421,548	16,885,181	15,421,548
Savings Deposits	70,292,893	65,596,837	70,292,893	65,596,837
Fixed Deposits	228,459,323	188,861,741	228,459,323	188,861,741
Certificate of Deposits	2,655,070	3,438,619	2,655,070	3,438,619
Total	318,292,467	273,318,745	318,292,467	273,318,745
By product - Foreign Currency				
Demand Deposits	5,485,326	4,581,517	5,485,326	4,581,517
Savings Deposits	10,451,956	10,207,465	10,451,956	10,207,465
Fixed Deposits	23,330,438	18,991,175	23,330,438	18,991,175
Total	39,267,720	33,780,157	39,267,720	33,780,157
Total Deposits	357,560,187	307,098,902	357,560,187	307,098,902