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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

STATEMENT OF FINANCIAL POSITION BANK (AUDITED) GROUP (AUD											ED)			
AS AT 31 DECEMBER 2023							_	KR 31/12/2022		PKF 31/12/2023		R 31/12/2022		
In Rupees Thousand					31/12/2023		3	1/12/2022		31/12/20/	23	31/	12/2022	
Cash and cash equivalents	Cash and cash equivalents					2,650,978			90	328,537,645			177,041,873	
Balances with central banks Placements with banks					78, 1,500,	128	110,918 2,121,872			218,990,936 145,201,708		118,973,513 296,106,309		
Derivative financial instruments				376				2,121,872		2,653,977 3		3,639,550		
Financial assets at amortised cost - Investments Financial assets at amortised cost - Loans & Advances					1,769,866			3,168,1				80,979,487		
Financial assets at amortised cost - Loans & Advances Financial assets measured at fair value through other comprehensive income					3,433,847 8,308,342			5,070,000 4,154,908				32,497,923 27,789,658		
Income Tax Receivable								.,,.				-	•	
Investments in associates and joint ventures	Investments in associates and joint ventures Property, plant and equipment				200.017			005 000		36,132,623		40,031,897		
Property, plant and equipment Goodwill and Intangible assets				380,917				285,680		141,894,467 22,720,543		113,871,657 18,422,200		
ROU Asset					9,	824		23,682		400.074				
Deferred tax assets Other assets	Deferred tax assets				82	320		176,5	31	480,874 250,224,474		5,797,045 173,654,999		
Total assets				18,215,062			17,830,409		5,534,348			4,638,806,111		
Liabilities				20.400			6 988							
Due to banks Derivative financial instruments				28,468			6,988						-	
Due to other customers				9,529,646			10,234,860		60	4,142,351,836			69,342,252	
Borrowing Current tax liabilities					250,		· · ·			665,042,679 14,721,663			33,771,399	
Deferred tax liabilities				283,597 62,037				244,412 21,830		14,721	,003		13,362,266	
Employee benefit liabilities				1		487		41,3		7,244			6,689,292	
Subordinated Ioan Other liabilities					123,	. 2/10		135,8	-	19,699 319,267			18,874,000 31,745,088	
Total liabilities					123, 10,324,			10,685,2		5,168,327			3,784,297	
Equity														
Stated capital/Assigned capital								4,938,3 115,9		14,668			4,668,525	
Retained earnings	Statutory reserve fund Retained earnings					147,166 2,441,502			19	48,815,676 221,883,756		43,130,076 178,467,639		
Other reserves				 	363,329			1,851,919 238,874		77,846,804		4	5,876,625	
Total shareholders' equity Non Controlling Interest					7,890,387			7,145,113		363,214,761 2,805,892		282,142,865 2,878,949		
Total equity					7,890,			7,145,1		366,020	,653		5,021,814	
Total equity and liabilities Contingent liabilities and commitments					18,215,			17,830,4		9 5,534,348,303			8,806,111	
contingent habilities and commitments				-	7,018,	151		1,034,7	74	1,253,534	,4UZ	1,22	8,617,584	
Memorandum Information														
Number of Employees Number of Branches				58		58 4			61 4		,301 758		21,632 1,746	
				•		<u> </u>	4		1,758					
STATEMENT OF CH	AN <u>GE</u>	S <u>in e</u>		ΥF	OR TH	EY	/EA B	END	ED <u>31</u>	DECE	MB	ER <u>2</u> (123	
								Reser						
RANK (Audited)							signed Reserve Revalua		Revaluatio			ther	Total equity	
BANK (Audited)					capital	-	apital	fund	reserve	earning	s res	erves		
Balance as at 01/01/2023 (Opening balanc	e)				· ·		938,390 115,929		199,09	1,851,9	19	39,784	7,145,113	
Total comprehensive income for the year Profit/(loss) for the year					-	1				. 624,742			624,742	
Other comprehensive income (Net of Tax)										- (3,923)		68,946	65,023	
Total comprehensive income for the year										. 620.8	20,819 68,946		689,766	
											-		,	
Transaction with equity holders, recognise Share issue/increase of assigned capital	ed directly	in equity				1								
Share options exercised					-	1				.			-	
Bonus issue Right issue					-	1				:	:	·	-	
Revaluation Gain (Net of Tax)						1			55,50				55,508	
Transfers to reserves during the period					-	1		31,237		· (31,23	37)	·	-	
Dividend to equity holders profit transferred to head office						1	:						-	
Profit capitalisation during the year						 								
Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance	e)					4.9	38,390	31,237 147,166	55,50 254,59			08,731	<u>55,508</u> 7,890,387	
			UITY	FOF	THE	РĒ	1111			ST DE	CEN	IBER	2023	
STATEMENT OF CHAN	IGES I		4					JEND	ונש				1	
STATEMENT OF CHAN GROUP (Audited)	IGES I		ributable t	o shar	eholders of									
	Share	Att Stat	ributable t utory		eholders of	the B al	Bank	Surplus / (Statutory re	deficit) on valuation of			Non control	ling I otal	
		Att	utory Reserve	o shar Reser Exchan	eholders of ves Capit	the B	Bank acquisition f common	Surplus / (Statutory re	deficit) on valuation of Fixed / Non Banking	Un appropriated	Sub Total		ling I otal	
GROUP (Audited)	Share capital	Att Stat Joint venture and subsidiary	utory Reserve fund	o shar Reser Exchan transla	eholders of ves Capit nge Non distributa	the B al of con	acquisition f common ntrol entity	Surplus / (Statutory re Investments	deficit) on valuation of Fixed / Non Banking Assets	Un appropriated profits	Total	control intere	st equity	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance)	Share	Att Stat Joint venture and subsidiary	utory Reserve	o shar Reser Exchan transla	eholders of ves Capit nge Non distributa	the B al of con	acquisition f common ntrol entity	Surplus / (Statutory re	deficit) on valuation of Fixed / Non Banking Assets	Un appropriated profits	Total	control intere	ling I otal	
GROUP (Audited)	Share capital	Att Stat Joint venture and subsidiary	utory Reserve fund	o shar Reser Exchan transla	eholders of ves Capit nge Non distributa	the B al of con	acquisition f common ntrol entity	Surplus / (Statutory re Investments	deficit) on valuation of Fixed / Non Banking Assets	Un appropriated profits	Total	control intere 55 2,878,	st equity	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) Total comprehensive income for the year	Share capital	Att Stat Joint venture and subsidiary	utory Reserve fund	o shar Reser Exchan transla	eholders of ves Capit nge Non distribut 023 547,1	the B al of con	acquisition f common ntrol entity	Surplus / (Statutory re Investments (26,064,591)	deficit) on valuation of Fixed / Non Banking Assets	Un appropriated profits 178,467,639	Total 282,142,8	control intere 55 2,878, 40 81,	equity 949 285,021,81	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) Total comprehensive income for the year Tofit/(loss) for the year Ither comprehensive income (net of tax)	Share capital 14,668,525	Att Stat Joint venture and subsidiary 2,523,824	utory Reserve fund 43,130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed / Non Banking Assets 27,299,960	Un appropriated profits 1 78,467,639 57,676,040 442,658	Total 282,142,80 57,676,04 35,752,30	control intere 55 2,878, 40 81, 81 75,	10131 equity 949 285,021,81 - 376 57,757,41 290 35,827,67	
GROUP (Audited) Halance as at 01/01/2023 (Opening balance) Total comprehensive income for the year trofit/(loss) for the year	Share capital	Att Stat Joint venture and subsidiary 2,523,824	utory Reserve fund	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / (Statutory re Investments (26,064,591)	deficit) on valuation of Fixed / Non Banking Assets 27,299,960	Un appropriated profits 1 78,467,639 57,676,040 442,658	Total 282,142,80 57,676,04 35,752,30	control intere 55 2,878, 40 81, 81 75,	949 285,021,81	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) Total comprehensive income for the year Tofit/(loss) for the year Ither comprehensive income (net of tax)	Share capital 14,668,525	Att Stat Joint venture and subsidiary 2,523,824	utory Reserve fund 43,130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed / Non Banking Assets 27,299,960	Un appropriated profits 1 78,467,639 57,676,040 442,658	Total 282,142,80 57,676,04 35,752,30	control intere 55 2,878, 40 81, 81 75,	10131 equity 949 285,021,81 - 376 57,757,41 290 35,827,67	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) Total comprehensive income for the year trofit/(loss) for the year ther comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly in equity	Share capital 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed / Non Banking Assets 27,299,960	Un appropriated profits 78,467,639 57,676,040 442,658 236,586,337	Total 282,142,80 57,676,04 35,752,30	control intere 55 2,878, 40 81, 81 75,	10131 equity 949 285,021,81 - 376 57,757,41 290 35,827,67	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) iotal comprehensive income for the year trofit/(loss) for the year Ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity iransfers to reserves during the period	Share capital 14,668,525 14,668,525	Att Stat Joint venture and subsidiary 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed / Non Banking Assets 27,299,960 15,993,295 43,293,255	Un appropriated profits 57,676,040 442,658 236,586,337 (5,899,954)	Total 282,142,80 57,676,04 35,752,30	control intere 55 2,878, 40 81, 81 75,	10131 equity 949 285,021,81 - 376 57,757,41 290 35,827,67	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) iotal comprehensive income for the year trofit/(loss) for the year Ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity iransfers to reserves during the period irasferred from surplus on revaluation of assets - net of tax	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed 1 Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un sppropriated profits 178,467,639 57,676,040 442,658 236,586,337 (5,899,954) 156,366	Total 282,142,80 57,676,04 35,752,31 375,571,21	control intere 55 2,878, 40 81, 81 75, 86 3,035,	Ing Otal 949 285,021,81 376 57,757,41 290 35,827,67 515 378,606,90	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) iotal comprehensive income for the year trofit/(loss) for the year Ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity iransfers to reserves during the period	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed 1 Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un appropriated profits 57,676,040 442,658 236,586,337 (5,899,954)	Total 282,142,80 57,676,04 35,752,31 375,571,21	control intere 55 2,878, 40 81, 81 75, 86 3,035,	10131 equity 949 285,021,81 - 376 57,757,41 290 35,827,67	
GROUP (Audited) talance as at 01/01/2023 (Opening balance) total comprehensive income for the year trofit/(loss) for the year ther comprehensive income (net of tax) total comprehensive income for the year transaction with equity holders, recognised directly in equity transfers to reserves during the period trasferred from surplus on revaluation of assets - net of tax lividend to equity holders xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed 1 Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un sppropriated profits 178,467,639 57,676,040 442,658 236,586,337 (5,899,954) 156,366	Total 282,142,80 57,676,04 35,752,31 375,571,21	control intere 55 2,878, 40 81, 81 75, 86 3,035,	Ing Otal 949 285,021,81 376 57,757,41 290 35,827,67 515 378,606,90	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) iotal comprehensive income for the year trofit/(loss) for the year ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity ransfers to reserves during the period rasferred from surplus on revaluation of assets - net of tax lividend to equity holders xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed 1 Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un sppropriated profits 178,467,639 57,676,040 442,658 236,586,337 (5,899,954) 156,366	Total 282,142,80 57,676,04 35,752,31 375,571,21	control intere 55 2,878, 40 81, 81 75, 86 3,035,	Ing Otal 949 285,021,81 376 57,757,41 290 35,827,67 515 378,606,90	
GROUP (Audited) ialance as at 01/01/2023 (Opening balance) otal comprehensive income for the year trofit/(loss) for the year ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity iransfers to reserves during the period rasferred from surplus on revaluation of assets - net of tax ilvidend to equity holders xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch apital - net of tax	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit nge distributa 023 547,1 .694	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / (Statutory re Investments (26,064,591)	deficit) on of valuation of Fixed / Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un spprofriated profits 57,676,040 442,658 236,586,337 (5,899,954) 156,366 (10,634,681)	Total 282,142,80 57,676,0- 35,752,33 375,571,20 (10,634,68	control intere 55 2,878, 40 81, 81 75, 86 3,035, - - - - - -	ing crait 949 285,021,81 376 57,757,41 290 35,827,67 615 378,606,90 (10,634,68	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) iotal comprehensive income for the year trofit/(loss) for the year ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity ransfers to reserves during the period rasferred from surplus on revaluation of assets - net of tax lividend to equity holders xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824	utory Reserve fund 43, 130,076	o shar Reser Exchan transla 41,727, 10,529,	eholders of ves Capit ige Non distribut. 023 547,1 	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / ((Statutory re Investments (26,064,591) 8,786,734	deficit) on valuation of Fixed 1 Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un sppropriated profits 178,467,639 57,676,040 442,658 236,586,337 (5,899,954) 156,366	Total 282,142,80 57,676,04 35,752,31 375,571,21	control intere 55 2,878, 40 81, 81 75, 36 3,035, - - - - - - - - - - - - - - - - - - -	ing crait 949 285,021,81 376 57,757,41 290 35,827,67 615 378,606,90 (10,634,68	
GROUP (Audited) talance as at 01/01/2023 (Opening balance) 'otal comprehensive income for the year trofit/(loss) for the year ther comprehensive income (net of tax) 'otal comprehensive income for the year 'ransaction with equity holders, recognised directly in equity 'ransfers to reserves during the period 'rasferred from surplus on revaluation of assets - net of tax xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch apital - net of tax ucquisition of joint venture finority share of surpuls on revaluation of fixed assets of	Share capital 14,668,525 14,668,525	Att Stat Joint venture and subsidiary 2,523,824 2,523,824 214,354	utory Reserve fund 43, 130,076	o shari Reser Exchan transla 41,727, 10,529 52,256,	eholders of ves Capit ige Non distribut. 023 547,1 	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / (/ Statutory re Investments (26,064,591) 8,786,734 (17,277,857)	deficit) on of valuation of Fixed / Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366)	Un approfited profits 178,467,639 57,676,040 442,658 (36,586,337 (5,899,954) 156,366 (10,634,681) 234,425	Total 282,142,80 57,676,0- 35,752,31 375,571,21 (10,634,68 (10,634,68	control intere 55 2,878, 40 81, 81 75, 36 3,035, - - - - - - - - - - - - - - - - - - -	ing Crainer 949 285,021,81 376 57,757,41 290 35,827,67 515 378,606,90 - (10,634,68	
GROUP (Audited) Ialance as at 01/01/2023 (Opening balance) Total comprehensive income for the year trofit/(loss) for the year ither comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly in equity Transfers to reserves during the period Trasfers to reserve a copital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch apital - net of tax ucquisition of additional interest in subsidiary Herecognition of joint venture Minority share of surpuls on revaluation of fixed assets of ubsidiaries	Share capital 14,668,525 14,668,525	Att Joint venture and subsidiary 2,523,824 2,523,824 214,354	utory Reserve fund 43,130,076 43,130,076 5,685,600	o shar Reser Exchan transla 41,727, 10,529, 52,256, (1,951,	eholders of ves Capit ige Non distribut 0.023 547, 1 	the B al of ble con 15 (1	acquisition f common ntrol entity 156,706)	Surplus / (Statutory re Investments (26,064,591)	deficit) on valuation of Fixed / Non Banking Assets 27,299,960 15,993,295 43,293,255 (156,366) (156,366) 2,395	Un pprofrits 78,467,539 57,676,040 442,558 36,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263	Total 282,142,81 57,676,0- 35,752,31 375,571,23 (10,634,68 229,7: (1,951,56	control intere 2,878, 40 81, 81 75, 86 3,035, - - - - - - - - - - - - - - - - - - -	ing crait 949 285,021,81 376 57,757,41 290 35,827,67 615 378,606,90 (10,634,68 (1,951,56	
GROUP (Audited) ialance as at 01/01/2023 (Opening balance) otal comprehensive income for the year trofit/(loss) for the year ither comprehensive income (net of tax) iotal comprehensive income for the year iransaction with equity holders, recognised directly in equity iransfers to reserves during the period rasferred from surplus on revaluation of assets - net of tax ilvidend to equity holders xchange gain realised on capital reduction in subsidiary nder liquidation - net of tax xchange gain realised on partial repatriation of branch apital - net of tax cquisition of additional interest in subsidiary lerecognition of joint venture finority share of surpuls on revaluation of fixed assets of ubsidiaries iotal transaction with equity holders	Share capital 14,668,525 14,668,525 14,668,525	Attt Joint venture and subsidiary 2,523,824 214,354 214,354 (1,444,256) (1,229,902)	utory Reserve fund 43,130,076 43,130,076 5,685,600	o shar Reser Exchan transla 41,727, 10,529, 52,256, (1,951,:	eholders of ves Capit ige Non distribut. 023 547,1 .694 .717 547,1	the B 00	3ank acquisition f common ntrol entity 156,706)	Surplus / (/ Statutory re Investments (26,064,591) 8,786,734 (17,277,857)	deficit) on valuation of Fixed / Non Banking Assets 27,299,960 15,993,295 43,293,255 43,293,255 (156,366) 2,395 (153,971)	Un sppropriated profits 57,676,040 442,658 (36,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 - 14,702,581]	Total 282,142,81 57,676,0-0 35,752,31 375,571,21 (10,634,68 2229,77 (1,951,56	control intere 55 2,878, 40 81, 81 75, 86 3,035, - - - - - - - - - - - - - - - - - - -	ing Crainer 949 285,021,81 376 57,757,41 290 35,827,67 515 378,606,90 - (10,634,68	

FOR THE YEAR EUDED 31 DECEMBER 2023 UN PMI In Rupses Thousand 31/122022 31/122022 31/122022 31/122022 Inter store 9/1.58 9/1.52 71/227 72/225 72/225 The regions 9/1.58 9/1.52 72/227 72/225 72/225 The regions 9/1.58 9/1.52 72/227 72/225 72/225 The regions 9/1.58 9/1.58 9/1.58 72/225 72/225 72/225 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255 72/255	INCOME STATEMENT	BANK (A	UDITED)	GROUP (AUDITED)			
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Figure 4. 7.2, still 7.2, sti	Net interest income	1,796,058	1,237,398	242,133,041	165,562,697		
Inter generic Trat outrophyl Carlot from functional contraments: Inter and public from functional control in the outrophyl functional control in the outrophyl functional control in the outrophyl functional control in the outrophyl functional control in the outrophyl function control in the outrophyl function control in the outrophyl function control in the outrophyl function control in the outrophyl function control in the outrophyl functin contro in the outrophyl function in the outrophyl function cont		72,581	79,257	42,250,183	31,510,143		
Ref. for single pair data pair data from the end of the theory of the single pair data of the single pa		72,581	79,257				
Disc. Disc. <th< td=""><td>Net fair value gain/ (Loss) from financial instruments</td><td></td><td></td><td></td><td></td></th<>	Net fair value gain/ (Loss) from financial instruments						
Impaintent IBS.744 (11.1250) (11.256.778) (34.817.241) Respecting interme 28.172 24.163 11.263.78 (34.172.01) Depresenting of interpeting 28.172 24.163 11.256.78 (34.172.01) Depresenting of interpeting 22.172 24.163 11.256.878 (34.172.01) Depresenting of interpeting 12.253.78 11.256.878 (34.172.01) (34.172.01) Depresenting of interpeting 20.201.10 11.256.878 (14.172.01) (34.172.01) Development 20.221.20 20.221.20 20.222.20 20.222.20 22.22.20 Development 20.127.10 20.127.10 20.22.22 22.22.20 Statistication of the petitication of	Other Operating Income (net)		- 541,340	۔ 14,254,941			
Not operating income Protocol operation (Differ propose) 173,7224 (3,27) 174,674 (3,27) 178,724 (3,27)							
Depresentation 72,152 74,183 74,183 73,258 74,183 73,258 73,228 Depresentation of monitorization services 1,252,040 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000 1,352,000	Net operating income	1,937,224	1,746,744	286,318,367	203,812,673		
Operating portitions bare autor tax (VAT) 1,356,070 1233,375 113,560,386 77,028,383 Webs and fur. VK VM and models autors 309,114 200,021 113,560,386 77,028,383 Test priors 4,327,14 318,357,386 113,550,386 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,186 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,283 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 42,253,233 4	Depreciation and amortisation	26,152	24,193	16,354,003	13,612,998		
Nume Nume Instance Ins							
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Bate semigra per ordinary have 38.32 22.32 STATEMENT OF COMPREMENSIVE INCOME FOR THE VEAR ENDED 31 DECEMBER 2023 BANK KAUDITED CR INCOME FOR THE VEAR ENDED 31 DECEMBER 2023 Profiles of the parter for Comprehensive for the parter for Comprehensive for that parter for the parter for the parter for comprehensive for that parter for comprehensive for that parter for the parter for the parter for comprehensive for the parter for the parter for comprehensive for the parter for the pa		-	-	81,376	328,243		
STATEMENT OF COMPREHENSIVE INCOME FOR THE FEAR ENDED 31 DECEMBER 2023 BANK (AUDITED) GROUP (AUDITED) In Rupees Thousand 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/22022 311/220 311/220 <t< td=""><td>Basic earnings per ordinary share</td><td></td><td>· ·]</td><td></td><td></td></t<>	Basic earnings per ordinary share		· ·]				
BRAUK AUDITED) GROUP AUDITED) Profiles for the poried 311/22022 311/22022 311/22022 Profiles for the poried 624,442 614,047 57,757,416 34,339,330 Date Comparison invalues of the poried 624,942 614,047 57,757,416 34,339,330 Date Comparison invalues of the poried 624,942 614,071 57,757,416 34,339,330 Date Comparison invalues of the poried 65,894 4,066 438,837 77,854 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< th=""><th></th><th></th><th></th><th></th><th>23.23</th></t<>					23.23		
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Gane and lasses larking from translating from framed statements of freein operation. 1.0.528.894 2.302.352 Exclusion of transmission of region currency capital & resove 1.5.353 1.1.1 Income at construction of the currence capital & resove 1.5.353 1.1.1 Income at construction of the currence capital & resove 1.5.353 1.1.1 Income at constructions in the currence capital & resove 1.6.111 0.00.9751 8.8.051.781 Income at constructions in the currence capital & resove 1.0.5.228.994 1.2.302.482 1.2.1.47.8.9.517 Income at constructions in the parind, not of these comprehensions income for the parind. 7.4.5.274 611.700 83.428.421 1.2.2.8.107 Income at constructions in the parind. 7.4.5.274 611.700 83.428.421 1.2.2.8.107 StrateEMENT OF CASH FLOWS Bank (Audited) Genoup (Audited) Genoup (Audited) Eak How from Operating Anticities 1.065.957 1.0.03.348 11.3.560.968 7.0.292.938 Front Operating Anticities 1.065.957 1.0.03.348 11.3.560.968 7.0.292.938 Front Operating Anticities 1.0.65.957 1.0.03.348 11.3.560.968	Other Comprehensive income, net of tax	· ·					
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Income tar on Other comprehensive income (52,18) 2,390 </td <td></td> <td>e (5,335) -</td> <td>22,147</td> <td></td> <td></td>		e (5,335) -	22,147				
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FOR THE VEAR ENDED 31 DECEMBER 2023 Bank (Audited) Group (Audited) Item 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2024 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015		- 145,274					
FOR THE VEAR ENDED 31 DECEMBER 2023 Bank (Audited) Group (Audited) Item 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2022 2023 2024 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015 2015	STATEMENT OF CASH FLOWS						
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(familtiess on disposal of Property, plant & equipment (127) (1,350) (48,881) (42,024) Share of profit of associates & glound 26,152 24,193 16,354,003 13,812,998 Provision for gratity 11,425 8,259 13,812,998 13,812,998 Increase](Decrease) in accound explaises 00,713 111,250 13,469,201 5,943,661 Increase](Decrease) in accound explaises 0 11,250 7,857,775 5,037,045 Inpairment charge for Unlanded facilities and investments 10,252 (6,22,951) 6(22,951) Dividend income 11,254 (32,245) 7,627,737 5,037,045 Dividend income 11,916 (2,293) (1,506,547) (422,391) Reversal against dimanution in the value of investments 1,193,612 142,200,899 (1,506,547) Workers Waller Fund 0 1,193,612 142,207,893 101,342,578 Operating Activities before Income Tax (758,722) 1391,732 220,222 101,342,578 Increase)(Decrease in Operating Activities (1,194,643) 3,379,370 800,502,347	Cash Flow from Operating Activities						
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Impairment Charge for Lans & advances 60,713 111,250 13,469,201 5,943,661 Increase)(Decrease) in accured propensis 	Depreciation & Amortisation						
Increase] (Decrease) in attrest expable 	Impairment charge for Loans & advances			13,469,201	5,943,661		
Impairment charge for Unfunded facilities and Investments - - 766,504 (622,951) Other non cash items 10,922 (6,850) 7,627,375 5,037,045 Dividend income 12,546 (32,245) 7,227,375 5,037,045 Bividend income (1,150,824) (1,239) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,208,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,203,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (1,204,092,096) (2,206,06) (2,21,002	Increase/ (Decrease) in interest payable						
Other non cash items 12,546 (32,945) 7,627,375 5,037,045 Dividend income (1,505,607) (429,394) (1,505,607) (429,394) Exchange loss on sub-ordinated lean(godwill-net Reversa) against fumutuoin in the value of investments (1,105,507) (429,394) Gain on derecopition of joint venture (3,731,399) (3,731,399) (3,731,399) Verkers Walfare Fund (2,282,323) 1,438,693 (1,103,612) 142,307,047 101,342,578 (Increase)(Decrease in Operating Assets and Liabilities (1,154,893) 1,103,612 142,307,047 101,342,578 (Increase)(Decrease in Operating Assets (30,799,956) (30,799,956) (30,799,956) (Increase)(Decrease in Operating Assets (421,381) 3,379,370 809,905,02,447 310,659,232 Net Cash from Operating Activities (402,864) (221,103) (51,150,860) (32,102,961) Net Cash from Operating Activities (402,864) (221,136) (51,150,860) (22,102,160) Net Cash from Operating Activities (402,863) (22,1136) (51,160,867) (22,100,160) Net Cash from Operating	Impairment charge for Unfunded facilities and Investments			766,504	(622,951)		
Exchange loss on sub-ordinated loan(goodwill-net Beversal against dimunution in the value of investments Gain on derecognition of joint venture Vorkers Willare F und Operating Profit before changes in Operating Assets & Liabilities 1 1 1 1 1 2,282,323 1,498,693 Operating Profit before changes in Operating Assets at Liabilities (Increase)(Decrease in Operating Assets and Liabilities (Increase)(Decrease in Operating Assets (Increase)(Decrease in Operating Assets (Increase)(Increase)(Decrease in Operating Assets (Increaset)(Increase)(Decrease) (Increase)(Increase)(Increase)(In	Other non cash items	12,54	6 (32,945)				
Gain onderecognition of joint venture(3,731,399)Workers Wildhare Fund2,282,323Uperating Profit before changes in Operating Assets & Liabilities1,163,812Uncrease)/Decrease in Operating Assets and Liabilities(327,341)Uncrease)/Decrease in Operating Assets(330,799,956)Uncrease)/Decrease in Operating Assets(327,341)Uncrease)/Decrease in Operating Assets(327,341)Uncrease)/Decrease in Operating Assets(330,799,956)Uncrease)/Decrease in Operating Assets(327,341)Uncrease)/Decrease in Operating Assets(327,342)Dividends Received(11,373)Proceed form Sale of Property Plant & Equipment(30,232)Proceed form Sale of Property Plant & Equipment(30,232)Vet cash flows on business combination(11,571)Vet cash flows on business combination(27,940)Vet cash flow sequence of subordinated loans(11,574)Vet cash flow sequence of subordinated loans(15,644) <t< td=""><td>Exchange loss on sub-ordinated loan/goodwill-net</td><td></td><td></td><td>(1,055,507)</td><td>(429,394)</td></t<>	Exchange loss on sub-ordinated loan/goodwill-net			(1,055,507)	(429,394)		
Operating Profit before changes in Operating Assets & Liabilities1.154,8931.103,612142,307,047101,342,578(Increase)/Decrease in Operating Assets and Liabilities(Increase)/Decrease in Operating Assets(33,79,370809,502,3473310,659,232(Increase)/Decrease in Operating Assets(431,381)3,379,370809,502,3473310,659,232(Net Cash from Operating Activities(402,864)(221,136)(51,150,860)(32,102,961)Income Tax (Paid) / Refunds(402,864)(221,136)(51,150,860)(32,102,961)Net Cash from Operating Activities(30,052)(15,273,11)(22,588,865)(27,108,397)Dividends Received1,9162,2932,295,7591,689,973Proceeds form Sale of Property Plant & Equipment(30,032)(15,271)(22,588,865)(27,108,397)Proceeds form Sale of Property Plant & Equipment1,761,350281,89765,071Net cash flows on business combinationEffect of translation of net investments(27,940)(11,571)(423,623,157)(20,852,4710)Cash Flow from Investing ActivitiesProceed from inacting ActivitiesProceed form inaces activitiesIntersenting ActivitiesProceed form inaces activitiesIntersenting Activities	Gain on derecognition of joint venture		:	(3,731,399)			
(Increase)/Decrease in Operating Assets (327,341) (1,987,638) (188,928,229) (330,799,956) (Increase)/Decrease in Operating Activities before Income Tax (758,722) (391,732) 620,574,118 (201,742,741) Income Tax (Paid) / Refunds (402,864) (221,136) (51,150,860) (32,102,961) Net Cash from Operating Activities (402,864) (221,136) (51,150,860) (32,102,961) Dividends Received (1,916,633) 2.294,759 (1,889,973) (22,598,865) (27,108,397) Procease for Property Requipment (30,032) (15,213) (22,598,865) (27,108,397) Procease form Sale of Property Plant & Equipment 1,916 2.293 2.295,759 1,689,973 Net cash flows form purchase of financial investments (30,032) (15,213) (22,598,865) (27,108,397) Net cash flows on business combination 1,916 2.293 2.295,759 1,689,973 Vet cash flows on business combination 1,052,9694 2,258,212 Net cash flows on business combination 1,62,913 (22,94,800) Net cash from Investing Activities 2.27,940)	Operating Profit before changes in Operating Assets & Liabilities	1,154,893	3 1,103,612	142,307,047			
Net Cash from Operating Activities before Income Tax (758,722) 1,391,732 620,574,118 (20,140,724) Income Tax (Paid) / Refunds (402,864) (221,136) (51,150,860) (32,102,961) Net Cash from Operating Activities (6.693) 2,274,208 711,730,305 49,098,893 Cash Flow from Investing Activities (30,032) (15,213) (22,598,865) (27,108,397) Pruchase of Property & Equipment (30,032) (15,213) (22,598,865) (27,108,397) Proceeds form Sale of Property Requipment 1,689,973 (30,032) (15,213) (22,598,865) (27,108,397) Net cash flows on business combination 176 1,330 281,897 65,071 (182,610,09) <td< td=""><td>(Increase)/Decrease in Operating Assets</td><td>(327,341</td><td>(1,987,638)</td><td>(188,928,229)</td><td></td></td<>	(Increase)/Decrease in Operating Assets	(327,341	(1,987,638)	(188,928,229)			
Net Cash from Operating Activities (6,693) 2.274,208 711,730,305 49,098,893 Cash Flow from Investing Activities (30,032) (15,213) (2,293,865) (27,108,397) Purchase of Property Requipment (30,032) (15,213) (22,598,865) (27,108,397) Net cash flows on burses combination (413,680,517) (182,610,109) (182,610,109) (182,610,109) Net cash flows on burses combination (22,598,865) (27,108,397) (22,598,460) (22,598,460) Net cash flows on burses combination (182,610,109) (182,610,109) (182,610,109) (182,610,109) Net cash flow son burses combination (10,529,694) (2,258,212) (2,819,460) (2,819,460) Net Cash from Investing Activities (20,822,517) (208,524,710) (208,524,710) Cash Flow from Financing Activities (2,819,460) (30,032) (15,633,157) (208,524,710) Susance/ (Repayment on translation of non-controlling interest in subsidiarry (2,819,460) (30,67,22) (30,67,22) Payment of Lass Libility against right of use (15,644) (15,331) (21,503,427) (8,736,0	(Increase)/Decrease in Operating Liabilities Net Cash from Operating Activities before Income Tax	(431,381 (758,722) 3,379,370) 1, 391,732	809,502,347 620,574,118	310,659,232 (20,140,724)		
Cash Flow from Investing Activities1,9162,2932,295,7591,689,973Dividends Received1,9162,2932,295,7591,689,973Purchase of Property & Equipment(30,032)(15,213)(22,598,865)(27,108,397)Proceeds form Sale of Property Nate investments1,350281,69765,071Net cash flows on business combination1,350281,697(182,610,109)Effect of translation of net investment in associates1,0529,6942,258,212Net investment in associates10,529,6942,258,212Net cash flow from Financing Activities(27,940)(11,571)(423,623,157)Cash Flow from Financing Activities2,708,4911,1571)(423,623,157)Proceed from issuance of subordinated loansExcahnge adjustment on translation of non-controlling interest in subsidiarryIssuance/ (Repayment) of subordinated loanPayment of Lease Liability against right of use(15,644)(15,331)(21,503,427)(8,736,096)Net Increase/(Decrease) in Cash and Cash Equivalents(50,277)2,247,307266,603,721(168,161,913)Non - Cash Adjustments(5,335)22,1476,655,41322,943,867Exchange difference on translation of foreign currency reserves(5,335)22,1476,655,41322,943,867Cash and Cash Equivalents2,706,590437,136330,872,993482,746,454				(51,150,860)			
Dividends Received 1,916 2,233 2,285,759 1,689,973 Purchase of Property & Equipment (30,032) (15,213) (22,598,865) (27,108,397) Proceeds form Sale of Property Plant & Equipment 1.76 1.350 221,697 65,071 Net cash flows on business combination - - 1.416,80,917) (182,610,109) Net cash flows on business combination - - 10,529,694 2,258,212 Net Cash from Investing Activities - - 10,529,694 2,258,212 Net Cash from Financing Activities - - 4450,925 (2,819,460) Proceed from issuance of subordinated loans - - - - Subance/ (Repayment) of subordinated loans - - - - Payment and 15,644 (15,331) (9,970,218) (6,702) - Issuance/ (Repayment) of subordinated loan - - - - - Payment and Lease Liability against right of use - - - - - - -		(6,693	2,2/4,208	/11,/30,305	49,098,893		
Proceeds form Sale of Property Plant & Equipment1761,350281,69765,071Net cash flows from purchase of financial investments(413,680,517)(413,680,517)(182,610,109)Net cash flows on business combination10,529,6942,258,212(450,925)(2,819,460)Net cash from Investing Activities(27,940)(11,571)(423,623,157)(208,524,710)Net Cash from Investing Activities(27,940)(11,571)(423,623,157)(208,524,710)Cash Flow from Financing Activities(15,644)(15,331)(9,970,218)(6,786,722)Proceed from issuance of subordinated loans(15,644)(15,331)(9,970,218)(6,786,722)Exchange adjustment on translation of non-controlling interest in subsidiarry(15,644)(15,331)(21,503,427)(8,493,514)Ividend paid(15,644)(15,331)(21,503,427)(8,736,096)(16,786,722)(16,8,161,913)Net Increase/(Decrease) in Cash and Cash Equivalents(50,277)2,247,307266,603,721(168,161,913)Non - Cash Adjustments(5,335)22,1476,655,41322,943,867Exchange difference on translation of foreign currency reserves(5,335)22,1476,655,41322,943,867Cash and Cash Equivalents(2,535)22,1476,655,41322,943,867Cash and Cash Equivalents(5,0590437,136330,872,995482,746,454	Dividends Received						
Net cash flows on business combination 10,529,694 2,258,212 Effect of translation of net investment in foreign branches, subsidiaries & associates 10,529,694 2,258,212 Net investment in associates (27,940) (11,571) (423,623,157) (208,524,710) Cash Flow from Financing Activities (27,940) (11,571) (423,623,157) (208,524,710) Cash Flow from Financing Activities (27,940) (11,571) (423,623,157) (208,524,710) Subacic (Repayment) of subordinated loans - - - - - Subacic (Repayment) of subordinated loan - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Proceeds form Sale of Property Plant & Equipment			281,697	65,071		
Net investment in associates	Net cash flows on business combination		:	10,529,694	2,258,212		
Cash Flow from Financing Activities Proceed from issuance of subordinated loans Exchange adjustment on translation of non-controlling interest in subsidiarry Issuance/(Repayment) of surbordinated loan Payment of Lease Liability against right of use Dividend paid . <l< td=""><td>Net investment in associates</td><td><u>(27,9</u>40</td><td>)<u>(11,5</u>71)</td><td>(450,925)</td><td>(2,819,460)</td></l<>	Net investment in associates	<u>(27,9</u> 40) <u>(11,5</u> 71)	(450,925)	(2,819,460)		
Excange adjustment on translation of non-controlling interest in subsidiarry Issuance/ (Repayment) of subordinated loan Payment of Lease Liability against right of use - - 44,140 Issuance/ (Repayment) of subordinated loan Payment of Lease Liability against right of use (15,644) (15,331) (9,970,218) (6,786,722) Dividend paid (15,644) (15,331) (21,503,427) (8,736,096) Net Increase/(Decrease) in Cash and Cash Equivalents (50,277) 2,247,307 266,603,721 (168,161,913) Non - Cash Adjustments Exchange difference on translation of foreign currency reserves Cash and Cash Equivalents at Beginning of the year (5,335) 22,147 6,655,413 22,943,867 Cash and Cash Equivalents at Beginning of the year 2,706,590 437,136 330,872,995 482,746,454	Cash Flow from Financing Activities						
Payment of Lease Liability against right of use (15,644) (15,331) (9,970,218) (6,786,722) Dividend paid (15,644) (15,331) (12,358,209) (8,493,514) Net Increase/(Decrease) in Cash and Cash Equivalents (50,277) 2,247,307 266,603,721 (168,161,913) Non - Cash Adjustments (5,335) 22,147 6,655,413 22,943,867 Cash and Cash Equivalents at Beginning of the year 2,706,590 437,136 330,872,995 482,746,454	Proceed from issuance of subordinated loans Excahnge adjustment on translation of non-controlling interest in subsidiarry		: :		44,140		
(15,644) (15,331) (21,503,427) (8,736,096) Net Increase/(Decrease) in Cash and Cash Equivalents (50,277) 2,247,307 266,603,721 (168,161,913) Non - Cash Adjustments (53,335) 22,147 6,655,413 22,943,867 Cash and Cash Equivalents at Beginning of the year 2,706,550 437,136 330,872,995 482,746,454	Payment of Lease Liability against right of use	(15,644	.) (15,331)	(9,970,218)	(6,786,722)		
Non - Cash Adjustments 22,147 6,655,413 22,943,867 Exchange difference on translation of foreign currency reserves (5,335) 22,147 6,655,413 22,943,867 Cash and Cash Equivalents at Beginning of the year 2,706,590 437,136 330,872,995 482,746,454	Dividend paid	(15,644		(12,358,209) (21,503,427)	(8,493,514) (8,736,096)		
Exchange difference on translation of foreign currency reserves (5,335) 22,147 6,655,413 22,943,867 Cash and Cash Equivalents at Beginning of the year 2,706,590 437,136 330,872,995 482,746,454	Net Increase/(Decrease) in Cash and Cash Equivalents	(50,277	2,247,307	266,603,721	(168,161,913)		
Cash and Cash Equivalents at Beginning of the year 2,706,590 437,136 330,872,995 482,746,454		(5.335) 22 147	6 655 413	22,943 867		
	Cash and Cash Equivalents at Beginning of the year	2,706,59	437,136	330,872,995	482,746,454		

					Exchange difference on translation of foreign currency reserves	(5,335) 22,147		22,943,867
Statem	ent of Compliance	with Listed Companies (Code of Corporat	te Governance) Regulations, 2019 For the year	ended December 31, 2023	Cash and Cash Equivalents at Beginning of the year Cash and Cash Equivalents at end of the period	2,706,590 437,130 2,650,978 2,706,590		482,746,454 337,528,408
labib Bank Limited (he	ereinafter referred to as 'the Bank')	has complied with the requirements of the Listed Companies (Code	d) Board Human Resource & Remuneration Committee (BHR&RC)	1. Mr. Khaleel Ahmed, Chairman	uash anu uash cydivälents at enu ui the perioù	2,000,010 2,700,090	004,132,129	337,320,408
Corporate Governai anner:	nce) Regulations, 2019 ("the Regu	llations") for the year ended December 31, 2023 in the following		2. Mr. Sultan Ali Allana. Member				
	D	- to a table		 Dr. Najeeb Samie, Member Mr. Shaffiq Dharamshi, Member 				
I ne total number of	Directors is 8 as shown in the follo				SELECTED PERFORMANCE INDICATORS (AS PER R	REGULATORY REPORTING) A	S AT 31 DECEN	1BER 2023
a	Categories Male Director*	Number of Directors 7	e) Board IT Committee (BITC)	 Ms. Saba Kamal, Chairperson Mr. Moez Ahamed Jamal. Member 			Bank	- LKR
	. Female Director	1		3. Mr. Salim Raza, Member	Item		31/12/2023	31/12/2022
cluding the President & CEC), who is a Deemed Director under section 188 of	the Companies Act, 2017					(Audited)	(Audited)
The composition of	the Board of Directors is as follows		f) Board Risk Management Committee (BRMC)	 Mr. Salim Raza, Chairman Mr. Shaffiq Dharamshi, Member 	Regulatory Capital Adequacy		(*********	(
F	Categories	Names of Directors		3. Mr. Muhammad Auranozeb, Member	Common Equity Tier 1 Rs. '000		6.912.007	5,876,267
	Independent Directors	Mr Salim Raza Ms. Saba Kamal			Core Capital (Tier 1 Capital), Rs. '000		7,608,270	6,910,397
		Mr. Khaleel Ahmed	g) Board Nomination and Remuneration Committee (BNRC)	 Mr. Salim Raza, Chairman Dr. Naieeb Samie, Member 	Total Capital Base, Rs. '000		7,130,401	6,016,977
		Mr. Sultan Ali Allana		 Dr. Najeeb Same, Member Mr. Moez Ahamed Jamal, Member 	Regulatory Capital Ratios		7,100,401	0,010,377
	Non-Executive Directors	Mr. Shaffiq Dharamshi Mr. Moez Ahamed Jamal		4. Mr. Shaffiq Dharamshi, Member	Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)		75.64%	54.13%
		Dr. Najeeb Samie			Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%)		75.64%	54.13%
	Executive Director	Mr Muhammad Aurangzeb	h) Board Strategy Input & Monitoring Committee (BSIMC)	 Mr. Sultan Ali Allana, Chairman Mr. Moez Ahamed Jamal, Member 	Total Capital Ratio (%) , (Minimum Requirement - 0.5%)		78.03%	55.42%
-	Female Director	(President & Chief Executive Officer) Ms. Saha Kamal		3. Dr. Najeeb Samie, Member	Leverage Ratio . (Minimum Requirement - 3%)		31%	30%
The Directory b				4. Ms. Saba Kamal, Member	Regulatory Liquidity		51/0	30%
The Directors have of the Bank.	John med that none of them is servi	ing as a Director on more than seven (7) listed companies, including		5. Mr. Muhammad Aurangzeb, Member	Statutory Liquid Assets, Rs.'000			
The Depk has proper	rad a 'Cada of Conduct' and has ana	ured that appropriate stops have been taken to discoming to it	12 The Terms of Deference of the eferencial committees have been preper	ad documented and advised to the committee	Domestic Banking unit		13,309,427	9,615,021
The Bank has prepared a 'Code of Conduct' and has ensured that appropriate steps have been taken to disseminate it throughout the Bank along with its supporting policies and procedures.				eu, documenteu and auviseu to the committee	Off-Shore Banking Unit - USD		3,164	5,490
The Board has annro	wed a Vision / Mission statement o	verall cornorate strategy and significant policies of the Bank. The	14. The number of meetings of the Board Committees held during the year	were as ner the following table:	Statutory Liquid Assets Ratio (%) . (Minimum Requirement - 20%)		0,101	0,100
Board has ensured t	that complete record of particulars of	of the significant policies along with their date of approval or	3.,	5	Domestic Banking unit		200%	170%
updating is maintain	ned by the Bank.		Name of Committee a) Board Audit Committee	Composition	Off-Shore Banking Unit		38%	44%
All the powers of the	e Board have been duly exercised an	d decisions on relevant matters have been taken by the Board /	b) Board Compliance and Conduct Committee	6	Total Stock of High Quality Liquidity Assets , Rs.'000		9.964.635	7,942,976
		of the Companies Act, 2017 ("the Act") and the Régulations.	c) Board Development Finance Committee	4	Liquidity Covereage Ratio (%) , (Minimum Requirement - 100%)		0,004,000	7,042,070
The meetings of the	Board of directors were presided o	wer by the Chairman of the Board and the Board has complied with espect to frequency, recording and circulating minutes of meetings	d) Board Human Resource and Remuneration Committee	4	Rupee (%)		987%	597%
of the Board.	the Act and the Regulations with re	espect to frequency, recording and circulating minutes of meetings		4	All Currency (%)		346%	767%
Cho Roard have a for	rmal policy and transparent procedu	ures for remuneration of directors in accordance with the Act and	f) Board Risk Management Committee a) Board Nomination and Remuneration Committee	6	Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)		258%	190%
the Regulations of S		ares for remainer actor of directors in accordance with the Act and	h) Board Strategy Input & Monitoring Committee	5	Assets Quality (Quality of Loan Portfolio)		230 /0	100/6
All Directors have a	ither obtained required certification	n of SECP approved Directors' Training Programs (DTP) and/or		-	Gross Stage 3 Loans to Total Loans %		6.26%	4.64%
stand exempted fro	stand exempted from such training, in accordance with the Regulations. 15. Ine Board procedure		15. The Board has set up an effective Internal Audit function. The Internal August procedures of the Bank and are considered suitably qualified and experimentary of the Bank and are considered suitably gualified.		Stage 3 Impairment to Stage 3 Loans		100.00%	100.00%
). The Board has ann					Stage 3 (net of Stage 3 impairment) to Total Loans %		0.00%	0.00%
Audit, including their remuneration and terms and conditions of employment and complied with the relevant requirements of the Regulations.			 The Statutory Auditors of the Bank have confirmed that they have beer control review program of the Institute of Chartered Accountants of Pa 	1 given a satistactory rating under the quality kistan (ICAP) and are registered with the Δudit	Profitability		0.00 /0	0.00 /0
			Oversight Board of Pakistan, that they and all their partners are in comp	pliance with International Federation of	Interest Margin (%)		10.31%	7.77%
. The Chief Financial the Board.	I Officer and the Chief Executive Of	ficer duly endorsed the financial statements before the approval of	Accountants (IFAC) guidelines on code of ethics as adopted by the Insti- that they and the partners of the firm involved in the audit are not a clos		Return on Assets (before Tax) (%)		6.07%	6.30%
			dependent children) of the chief executive officer, chief financial officer director of the company.	r, head of internal audit, company secretary or	Return on Equity (%)		8.25%	8.81%
. The Board has the committee:	tollowing committees as of Decemb	ber 31, 2023 comprising of the members listed against each			······································		0.20/3	0.01/0
			 The Statutory Auditors or the persons associated with them have not b in accordance with the Companies Act 2017, the regulations or any oth 	een appointed to provide other services except er regulatory requirement and the auditors have	We also understanded being also officiation Ocumany Memory and also 11 of 57 and 510 17	Deele Lineida al acceditor iniziales de se		
Name of Committee a) Board Audit Committee (BAC)		Composition 1. Mr. Khaleel Ahmed. Chairman	confirmed that they have observed IFAC guidelines in this regard.		We, the undersigned, being the officiating Country Manager and the Head of Finance of Habib	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
		1. Mr. Khaleel Ahmed, Chairman 2. Mr. Moez Ahamed Jamal, Member	18. We confirm that all requirements of regulations 3, 6, 7, 8, 27, 32, 33 an	d 36 of the Regulations have been complied	(a) The above statements have been prepared in compliance with the format and definitions p			
		3. Dr. Najeeb Samie, Member	with.		(b) The information contained in these statements have been extracted from the audited finar			
		,			(c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak. R			
b) Board Compliance and Conduct Committee (BCN		1. Mr. Moez Ahamed Jamal, Chairman	Muhammad Aurangzeb	Sultan Ali Allana	(d) Habib Bank Limited Was assigned rating of 'A' with a 'Stable' Outlook by Fitch Rating Lan	ıka Ltd.		
		2. Mr. Shaffiq Dharamshi, Member 3. Mr. Khaleel Ahmed. Member	President & CEO	Chairman				
		S. WIT. KITAIBEEI ANMEO, MIEMDER	Date: February 23, 2024		Sujeenie Gunasekera	Fathima Zahara	Mohamed	
c) Board Developme	nt Finance Committee (BDFC)	1. Mr. Salim Raza, Chairman			Officiating Country Manager	Head of Finance	1	
		2. Mr. Khaleel Ahmed, Member			27 March 2024	27 March 2024		
		3. Ms. Saba Kamal, Member						
		Mr. Muhammad Aurangzeb, Member						