



HABIB BANK
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HBL SRI LANKA
Annual Financial Statements
For the Year Ended
31st December 2024



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HBL SRI LANKA
INCOME STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024

In Rupees Millions	Bank (Audited)		Group (Audited)	
	LKR		PKR	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
Interest income	1,946	2,457	813,192	712,345
Interest expenses	656	661	567,570	470,212
Net interest income	1,289	1,796	245,622	242,133
Fee and commission income	88	81	49,523	42,250
Fee and commission expense	6	5	-	-
Net fee and commission income	82	76	49,523	42,250
Net gain/ (Loss) from trading	-	-	10,463	946
Net fair value gain/ (Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Net Other Operating Income	124	127	36,527	14,255
Total operating income	1,495	1,999	342,134	299,584
Impairment Charges	(78)	(67)	(26,604)	(13,266)
Net operating income	1,416	1,932	315,531	286,318
Personnel expenses	311	373	72,001	63,516
Depreciation and amortisation expenses	32	26	18,221	16,354
Other expenses	189	167	104,974	92,897
Operating profit/(loss) before VAT & NBT on Financial Services	885	1,366	120,334	113,551
Value added tax (VAT) on financial services	218	309	-	-
Nation Building tax (NBT) on financial services	-	-	-	-
Operating profit/(loss) after VAT & NBT on Financial Services	666	1,057	120,334	113,551
Share of profits of associates and joint venture	-	-	-	-
Profit/(loss) before tax	666	1,057	120,334	113,551
Income Tax expenses	285	432	62,530	55,794
Profit/(loss) for the period	381	625	57,805	57,757
Profit attributable to:				
Equity holders of the parent	381	625	58,458	57,676
Non-controlling interests	-	-	(653)	81
Earnings per share on profit				
Basic earnings per ordinary share	-	-	39.85	39.32
Diluted earnings per ordinary share	-	-	39.85	39.32



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HBL SRI LANKA
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2024

In Rupees Millions	Bank (Audited)		Group (Audited)	
	LKR		PKR	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
Profit/(loss) for the period	381	625	57,805	57,757
Items that will be reclassified to income statement				
Exchange differences on translation of foreign currency capital & reserve	(4)	(5)	-	-
Net gains / (losses) on investments in debt instruments measured at fair value through other comprehensive income	16	106	33,899	8,808
Less: Tax expense relating to items that will be reclassified to income statement	(4)	(32)	-	-
Gains and losses arising from translating the financial statements of foreign operation	-	-	(2,750)	10,530
Items that will not be reclassified to income statement				
Changes in revaluation surplus	-	78	-	-
Re-measurement of post-employment benefit obligations	(7)	(6)	(129)	439
Less: Tax expense relating to items that will not be reclassified to income statement	3	(20)	-	-
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	(214)	16,052
Other comprehensive income for the period, net of taxes	4	121	30,805	35,828
Total comprehensive income for the period	385	745	88,610	93,585
Attributable to:				
Equity holders of the parent	385	745	89,196	93,428
Non-Controlling interests	-	-	(586)	157



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HBL SRI LANKA
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024

In Rupees Millions	Bank (Audited) LKR		Group (Audited) PKR	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
Assets				
Cash and cash equivalents	2,264	2,651	240,845	328,538
Balances with central banks	161	78	219,350	218,991
Placements with banks	1,384	1,500	135,619	145,202
Derivative financial instruments	-	0	3,995	2,654
Financial Assets recognized through profit or loss - Investments	-	-	150,502	-
Financial assets at amortised cost - Investments	4,792	1,770	414,021	459,663
Financial assets at amortised cost - Loans & Advances	3,960	3,434	2,435,435	1,861,345
Financial assets measured at fair value through other comprehensive income - Investments	9,919	8,308	1,921,539	2,066,503
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	42,139	36,133
Property, plant and equipment	376	381	158,233	141,894
Goodwill and Intangible assets	-	-	24,848	22,721
ROU Asset	27	10	-	-
Deferred tax assets	-	-	-	481
Other assets	144	82	308,588	250,224
Total assets	23,028	18,215	6,055,113	5,534,348
Liabilities				
Due to banks	1	28	-	-
Derivative financial instruments	4	-	-	-
Financial Liabilities at amortised cost - Due to depositors	12,385	9,530	4,370,371	4,142,352
Financial Liabilities at amortised cost - Borrowings	1,888	250	826,883	665,043
Retirement benefit Obligations	55	47	7,892	7,245
Current tax liabilities	224	284	17,724	14,722
Deferred tax liabilities	38	62	7,995	-
Subordinated loan	-	-	20,374	19,699
Other liabilities	158	123	393,076	319,268
Total liabilities	14,752	10,325	5,644,315	5,168,328
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	147	54,492	48,816
OCI Reserve	93	81	14,635	(18,237)
Retained earnings	2,799	2,442	238,813	221,884
Other reserves	279	282	86,547	96,084
Total shareholders' equity	8,276	7,890	409,156	363,215
Non Controlling Interest	-	-	1,642	2,806
Total equity	8,276	7,890	410,798	366,021
Total equity and liabilities	23,028	18,215	6,055,113	5,534,348
Contingent liabilities and commitments	7,019	7,019	1,737,669	1,253,534
Memorandum Information				
Number of Employees	57	58	20,661	20,301
Number of Branches	3	3	1,732	1,758

HBL SRI LANKA
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2024

In Rupees Thousand (LKR)	Reserves							Total Equity
	Share capital	Assigned capital	Statutory Reserve fund	OCI Reserve	Revaluation reserve	Retained earnings	Other reserves	
Balance as at 01/01/2024 (Opening balance)	-	4,938	147	81	255	2,442	28	7,890
Total comprehensive income for the year								
Profit/(loss) for the year	-	-	-		-	381	-	381
Other comprehensive income (Net of Tax)	-	-	-	12	1	(5)	(4)	4
								-
Total comprehensive income for the year	-	-	-	12	1	376	(4)	385
Transaction with equity holders, recognised directly in equity								
Share issue/increase of assigned capital	-	-	-		-	-	-	-
Share options exercised	-	-	-		-	-	-	-
Bonus issue	-	-	-		-	-	-	-
Right issue	-	-	-		-	-	-	-
Revaluation Gain (Net of Tax)	-	-	-		-	-	-	-
Transfers to reserves during the period	-	-	19		-	(19)	-	-
Dividend to equity holders	-	-	-		-	-	-	-
profit transferred to head office	-	-	-		-	-	-	-
Profit capitalisation during the year	-	-	-		-	-	-	-
Total transaction with equity holders	-	-	19	-	-	(19)	-	-
Balance as at 31/12/2024 (Closing Balance)	-	4,938	166	93	256	2,799	23	8,276



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HBL SRI LANKA
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 DECEMBER 2024

Group (Audited)

In Rupees Thousand (PKR)	Attributable to shareholders of the Bank										Non controlling interest	Total equity
	Share capital	Reserves					Surplus / (deficit) on Statutory revaluation of		Un appropriated profits	Sub Total		
		Statutory		Capital			Investments	Fixed / Non Banking Assets				
		Joint venture and subsidiary	Reserve fund - Bank	Exchange translation	Non distributable	On acquisition of common control entity						
Balance as at 01/01/2024 (Opening balance)	14,669	1,294	48,816	50,305	547	(157)	(18,237)	43,139	208,348	348,724	2,486	351,209
Total comprehensive income for the year									-	-	-	-
Profit/(loss) for the year	-	-	-	-	-	-	-	-	58,458	58,458	(653)	57,805
Other comprehensive income (net of tax)	-	-	-	(2,750)	-	-	33,840	(214)	(137)	30,739	67	30,805
Total comprehensive income for the year	14,669	1,294	48,816	47,555	547	(157)	15,603	42,925	266,668	437,920	1,899	439,819
Transaction with equity holders, recognised directly in equity												
Transfers to reserves during the period	-	123	5,677	-	-	-	-	-	(5,800)	-	-	-
Trasferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	(223)	223	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-	-	(23,470)	(23,470)	-	(23,470)
Exchange gain realised on capital reduction in subsidiary under liquidation - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain realised on partial repatriation of branch capital	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain realised on the closure / sale of Bank's branches - net of tax	-	-	-	(5,552)	-	-	-	-	-	(5,552)	-	(5,552)
Net realised gain on equity investments designated at FVOCI - net of tax	-	-	-	-	-	-	(964)	-	964	-	-	-
Acquisition of additional interest in subsidiary	-	-	-	-	-	-	(5)	34	228	257	(257)	-
Derecognition of joint venture	-	-	-	-	-	-	-	-	-	-	-	-
Minority share of surpuls on revaluation of fixed assets of subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	123	5,677	(5,552)	-	-	(968)	(189)	(27,855)	(28,764)	(257)	(29,021)
Balance as at 31/12/2024 (Closing Balance)	14,669	1,417	54,492	42,003	547	(157)	14,635	42,736	238,813	409,156	1,642	410,798



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HBL SRI LANKA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024

	Bank (Audited)		Group (Audited)	
	2024	2023	2024	2023
In Rupees Thousand	LKR	LKR	PKR	PKR
Cash Flow from Operating Activities				
Profit before tax	666	1,057	120,334	113,551
(Gain)/Loss on disposal of Property, plant & equipment	(0)	(0)	(157)	(49)
Share of profit of associates & joint venture	-	-	(4,763)	(4,423)
Depreciation & Amortisation	32	26	18,221	16,354
Provision for gratuity	11	11	-	-
Impairment charge for Loans & advances	65	59	20,568	13,469
(Increase)/Decrease in Interest Receivable	-	-	-	-
Increase/ (Decrease) in interest payable	-	-	-	-
Increase/(Decrease) in accrued expenses	-	-	-	-
Impairment charge for Unfunded facilities and Other Assets & lendings to financial institutions	-	-	6,946	767
Gratuity payments made	(11)	(11)	-	-
Interest Paid on Lease Liabilities	(1)	(1)	-	-
Other non cash items	6	13	7,648	7,627
Dividend income	(3)	(2)	(3,082)	(2,301)
Exchange loss on sub-ordinated loan/goodwill-net	-	-	110	(1,056)
Reversal of credit loss allowance against investments	-	-	(1,731)	(184)
Gain on derecognition of joint venture	-	-	-	(3,731)
Unrealised gain on securities designated at fair value through profit and loss (FVTPL)	-	-	(1,263)	-
Gain realised on closure / sale of the Bank's branches	-	-	(14,255)	-
Workers Welfare Fund	-	-	2,365	2,282
Operating Profit before changes in Operating Assets & Liabilities	765	1,153	150,941	142,307
(Increase)/Decrease in Operating Assets and Liabilities				
(Increase)/Decrease in Operating Assets	(5,224)	(320)	(547,922)	(188,928)
(Increase)/Decrease in Operating Liabilities	4,470	(437)	480,096	809,502
Net Cash from Operating Activities before Income Tax	(754)	(757)	(67,826)	620,574
Income Tax (Paid) / Refunds	(370)	(403)	(95,275)	(51,151)
Net Cash from Operating Activities	(359)	(7)	(12,160)	711,730
Cash Flow from Investing Activities				
Dividends Received	3	2	3,087	2,296
Purchase of Property & Equipment	(12)	(30)	(30,250)	(22,599)
Proceeds form Sale of Property Plant & Equipment	0	0	551	282
Net cash flows from purchase of financial investments	-	-	-	(413,681)
Net investment in securities carried at FVOCI & Amortised Cost	-	-	(14,645)	-
Effect of translation of net investment in foreign branches, subsidiaries & associates	-	-	(2,750)	10,530
Net investment in associates	-	-	(1,973)	(451)
Net Cash from Investing Activities	(9)	(28)	(45,981)	(423,623)
Cash Flow from Financing Activities				
Proceed from issuance of subordinated loans	-	-	-	-
Excahnge adjustment on translation of non-controlling interest in subsidiarry	-	-	-	-
Issuance/ (Repayment) of subordinated loan	-	-	675	825
Payment of Lease Liability against right of use	(15)	(15)	(9,881)	(9,970)
Dividend paid	-	-	(25,265)	(12,358)
	(15)	(15)	(34,471)	(21,503)
Net Increase/(Decrease) in Cash and Cash Equivalents	(383)	(50)	(92,613)	266,604
Non - Cash Adjustments				
Exchange difference on translation of foreign currency reserves	(4)	(5)	(20,725)	6,655
Cash and Cash Equivalents at Beginning of the year	2,651	2,707	624,857	330,873
Gross Cash and Cash Equivalents at end of the period	2,264	2,651	511,520	604,132
Less: Impairment on Cash and Cash Equivalents	(0.01)	(0.04)	-	-
Net Cash and Cash Equivalents at end of the period	2,264	2,651	511,520	604,132

a. Bank-2024				
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,264	-	-	2,264
Balances with central banks	161	-	-	161
Placement with banks	1,384	-	-	1,384
Derivative financial instruments	-	-	-	-
Loans and Advances	3,960	-	-	3,960
Debt Instruments & Investments	4,792	-	9,883	14,676
Equity Instruments	-	-	36	36
Total financial assets	12,562	-	9,919	22,481
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	1	-	-	1
Derivative financial instruments	-	4	-	4
Due to other customers	12,385	-	-	12,385
Other borrowings	1,888	-	-	1,888
Total financial liabilities	14,274	4	-	14,279
b. Bank-2023				
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,651	-	-	2,651
Balances with central banks	78	-	-	78
Placement with banks	1,500	-	-	1,500
Derivative financial instruments	-	0	-	0
Loans and Advances	3,434	-	-	3,434
Debt Instruments & Investments	1,770	-	8,277	10,047
Equity Instruments	-	-	32	32
Total financial assets	9,433	0	8,308	17,742
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	28	-	-	28
Derivative financial instruments	-	-	-	-
Due to other customers	9,530	-	-	9,530
Other borrowings	250	-	-	250
Total financial liabilities	9,808	-	-	9,808

c. Group-2024				
In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	240,845			240,845
Balances with central banks	219,350			219,350
Placement with banks	135,619			135,619
Derivative financial instruments		3,995		3,995
Loans and Advances	2,435,435	-	-	2,435,435
Debt Instruments & Investments	456,160	146,005	1,900,140	2,502,305
Equity Instruments		4,496	21,399	25,896
Total financial assets	3,487,408	154,496	1,921,539	5,563,443

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Due to other customers	4,370,371	-	-	4,370,371
Other borrowings	847,257	-	-	847,257
Total financial liabilities	5,217,628	-	-	5,217,628

d. Group-2023				
In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	328,538	-	-	328,538
Balances with central banks	218,991	-	-	218,991
Placement with banks	145,202	-	-	145,202
Derivative financial instruments	-	2,654	-	2,654
Loans and Advances	1,861,345	-	-	1,861,345
Debt Instruments & Investments	495,796	-	2,044,852	2,540,647
Equity Instruments		-	21,652	21,652
Total financial assets	3,049,871	2,654	2,066,503	5,119,028

In Rupees Millions (PKR)		FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Due to other customers	4,142,352	-	-	4,142,352
Other borrowings	684,742	-	-	684,742
Total financial liabilities	4,827,094	-	-	4,827,094

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



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HBL SRI LANKA
AS AT 31 DECEMBER 2024

Loan & Receivables to Other Customers

In Rupees Thousand	Bank LKR Mn		Group PKR Mn	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	859	1,054	578,026	521,517
Term loans	905	383	514,503	314,212
Lease rentals receivable	-	-	2,126	28,930
Credit cards	-	-	42,028	34,273
Staff Loan	106	103	42,844	45,373
Other Loan	412	618	956,902	627,350
Sub total	2,282	2,157	2,136,429	1,571,655
By Product- Foreign Currency				
Overdraft	1,566	1,447	127,933	74,028
Term loans	94	233	209,643	188,492
Bills of exchange	-	-	22,468	24,565
Other Loans	473	-	76,448	105,917
Sub total	2,133	1,680	436,492	393,002
Total	4,415	3,837	2,572,921	1,964,657

Product - wise commitments & contingencies

By Product- Domestic Currency				
Guarantees	1,307	457	321,598	256,759
Bonds	-	-	-	-
Undrawn Credit Lines	1,466	1,445	21,648	11,133
Acceptances	-	-	52,693	47,348
Letter of Credit	-	-	297,183	357,569
Forwards exchange contracts and derivatives	-	-	392,526	333,688
Commitments for acquisition of fixed and intangible assets	-	-	12,607	12,046
Sub total	2,773	1,902	1,098,256	1,018,543
By product - Foreign Currency				
Guarantees	2,257	2,233	31,865	31,033
Undrawn Credit Lines	741	1,910	11,327	8,681
Acceptances	37	6	26,901	8,213
Letter of Credit	261	4	28,997	19,987
Forwards exchange contracts and derivatives	951	963	282,193	167,033
Opearating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	33	44
Sub total	4,246	5,117	381,317	234,991
Total	7,019	7,019	1,479,572	1,253,534

In Rupees Thousand	Bank LKR Mn		Group PKR Mn	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies				
Less : Accumulated impairment under stage 1	233	119	13,304	-
Accumulated impairment under stage 2	0	44	13,634	-
Accumulated impairment under stage 3	222	240	94,850	-
Collective Impairment	-	-	11,369	18,392
Individual Impairment	-	-	4,329	84,920
Net value of loans and advances, commitments and contingencies	455	403	137,486	103,312



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HBL SRI LANKA
AS AT 31 DECEMBER 2024

Under Stage 1

Opening Balance	119	49	13,256	
Charge/ (write back) to income statement	114	70	1,606	-
Write-off during the year	-	-	-	-
Other movements	(0)	(0)	(1,558)	-
Closing Balance	233	119	13,304	-

Under Stage 2

Opening Balance	44	58	18,392	13,018
Charge/ (write back) to income statement	(44)	(14)	(1,965)	3,649
Write-off during the year	-	-	-	-
Other movements	-	-	(2,793)	1,725
Closing Balance	0	44	13,634	18,392

Under Stage 3

Opening Balance	240	252	84,920	78,259
Charge/ (write back) to income statement	(5)	(4)	17,274	9,316
Write-off during the year	-	-	(11,740)	(10,675)
Other movements	(13)	(7)	4,396	8,020
Closing Balance as at	222	240	94,850	84,920

Total Impairment

	455	403	137,486	103,312
	-	-		

Due to Other Customers- By Product

In Rupees Thousand	Bank LKR Mn		Group PKR Mn	
	31/12/2024	31/12/2023	31/12/2024	31/12/2023
By product- Domestic Currency				
Demand deposits (Current accounts)	1,246	1,251	1,274,903	1,096,711
Savings deposits	1,184	555	1,846,238	1,749,790
Fixed deposits	5,251	2,981	390,209	469,030
Call Deposits	0	18	-	-
Margin Balances	15	45	-	-
Sub total	7,696	4,851	3,511,350	3,315,530
By product- Foreign Currency				
Demand deposits (Current accounts)	400	1,377	290,744	287,989
Savings deposits	1,982	878	142,035	162,565
Fixed deposits	2,071	2,352	426,243	376,267
Call Deposits	-	-	-	-
Margin Balances	236	72	-	-
Sub total	4,688	4,679	859,021	826,822
Total	12,385	9,530	4,370,371	4,142,352

HBL SRI LANKA
SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA (BASED ON
REGULATORY REPORTING)
AS AT 31 DECEMBER 2024



HABIB BANK
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Item	Bank	
	31/12/2024	31/12/2023
Regulatory Capital Adequacy	(Audited)	(Audited)
	Bank - SLR.	
Common Equity Tier 1 Rs. '000	7,369,086	6,912,007
Core Capital (Tier 1 Capital), Rs. '000	7,996,554	7,608,270
Total Regulatory Capital, Rs. '000	7,692,480	7,130,401
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	76.20%	75.64%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	76.20%	75.64%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	79.55%	78.03%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	28%	31%
Regulatory Liquidity Requirement		
Statutory Liquid Assets, Rs.'000		
Domestic Banking unit	N/A	13,309,427
Off-Shore Banking Unit - USD	N/A	3,164
Statutory Liquid Assets Ratio (%) , (Minimum Requirement - 20%)		
Domestic Banking unit	N/A	200%
Off-Shore Banking Unit	N/A	38%
Total Stock of High Quality Liquidity Assets , Rs.'000	13,466,074	9,964,635
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	552%	987%
All Currency (%)	311%	346%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	301%	258%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	5.03%	6.26%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	100.00%	100.00%
Stage 3 Loans (net of Stage 3 impairment) to Total Loans %	0.00%	0.00%
Income & Profitability		
Net Interest Margin (%)	6.04%	10.31%
Return on Assets (before Tax) (%)	3.12%	6.07%
Return on Equity (%)	4.69%	8.25%
Cost to Income Ratio (%)	35.58%	28.32%
Memorandum Information		
Credit Rating	AA- (Ika) (Fitch Ratings)	A (Ika) (Fitch Ratings)
Number of Employees	57	58
Number of Branches	3	3

* Including Undrawn Portion of Credit

* SLAR Returns are discontinued during the year 2024.

CERTIFICATION :

We, the undersigned, being the Country Manager - Sri Lanka and the Head of Finance of Habib Bank Limited certify jointly that :-

- The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
- The information contained in these statements have been extracted from the audited financial statements of the bank.
- Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak. Rs. 278.3591 as at 31 December 2024)

Sujeenie Gunasekera
(Sgd.) Country Manager - Sri Lanka
28-Mar-25

Fathima Zahara Mohamed
(Sgd.) Head of Finance
28-Mar-25

For the detailed Financial Statements, Visit our Website:

<https://www.hbl.com/srilanka/resources/financial-reports>