HABIB BANK
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ஹபீப் வங்கி

HBL SRI LANKA
INCOME STATEMENT
FOR THE PERIOD ENDED 30 JUNE 2025

In Rupees Millions	Bank LKR		Group PKR	
	30/06/2025	30/06/2024	30/06/2025	30/06/2024
	Unaudited	Unaudited	Unaudited	Unaudited
Interest income	854	979	323,552	408,722
Interest expenses	311	301	185,909	285,988
Net interest income	**543**	**678**	**137,643**	**122,734**
Fee and commission income	37	56	22,332	24,160
Fee and commission expense	-	1	-	-
Net fee and commission income	**37**	**55**	**22,332**	**24,160**
Net gain/ (Loss) from trading	-	-	4,106	6,161
Net fair value gain/ (Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Net Other Operating Income	39	57	17,834	9,206
Total operating income	**619**	**791**	**181,916**	**162,260**
Impairment Charges	7	2	(4,631)	(10,098)
Net operating income	**626**	**793**	**177,286**	**152,162**
Personnel expenses	163	173	37,080	34,055
Depreciation and amortisation expenses	16	15	9,659	8,934
Other expenses	87	98	55,200	51,325
Operating profit/(loss) before VAT & NBT on Financial Services	**359**	**506**	**75,347**	**57,848**
Value added tax (VAT) on financial services	72	128	-	-
Nation Building tax (NBT) on financial services	-	-	-	-
Operating profit/(loss) after VAT & NBT on Financial Services	**287**	**378**	**75,347**	**57,848**
Share of profits of associates and joint venture	-	-	-	-
Profit/(loss) before tax	**287**	**378**	**75,347**	**57,848**
Income Tax expenses	120	159	40,899	28,791
Profit/(loss) for the period	**167**	**219**	**34,448**	**29,057**
Profit attributable to:				
Equity holders of the parent	167	219	34,387	29,595
Non-controlling interests	-	-	61	(538)
Earnings per share on profit				
Basic earnings per ordinary share	-	-	23.44	20.18
Diluted earnings per ordinary share	-	-	23.44	20.18

HBL SRI LANKA
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2025

In Rupees Millions	Bank LKR		Group PKR	
	30/06/2025	30/06/2024	30/06/2025	30/06/2024
Profit/(loss) for the period	167	219	34,448	29,057
Items that will be reclassified to income statement				
Excahnge differences on translation of foreign currency capital & reserve	1	(2)	-	-
Net gains / (losses) on investments in debt instruments measured at fair value through other comprehensive income	(4.05)	(8)	8,561	7,258
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	1,691	(529)
Less: Tax expense relating to items that will be reclassified to income statement	-	-	-	-
Gains and losses arising from translating the financial statements of foreign operation	-	-	3,901	(1,580)
Items that will not be reclassified to income statement				
Changes in revaluation surplus	-	-	-	-
Share of remeasurement gain on defined benefit obligations - of associates - net of tax	-	-	12	5
Re-measurement of post-employment benefit obligations	-	-	-	-
Movement in surplus / deficit on revaluation of equity investments designated at FVOCI - net of tax	-	-	369	737
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	-	-
Other comprehensive income for the period, net of taxes	**(3)**	**(11)**	**14,534**	**5,891**
Total comprehensive income for the period	**164**	**208**	**48,982**	**34,948**
Attributable to:				
Equity holders of the parent	164	208	48,903	35,470
Non-Controlling interests	-	-	78	(522)

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HBL SRI LANKA
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2025

In Rupees Millions	Bank LKR		Group PKR	
	30/06/2025	31/12/2024	30/06/2025	31/12/2024
	Unaudited	Audited	Unaudited	Audited
Assets				
Cash and cash equivalents	1,503	2,264	359,132	292,169
Balances with central banks	114	161	319,242	219,350
Placements with banks	2,210	1,384	133,485	84,294
Derivative financial instruments	20	-	4,463	3,995
Financial Assets recognized through profit or loss - Investments	-	-	361,446	150,502
Financial assets at amortised cost - Investments	3,724	4,792	474,780	414,021
Financial assets at amortised cost - Loans & Advances	3,432	3,960	1,972,716	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	7,699	9,919	3,412,996	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	48,241	42,139
Property, plant and equipment	368	376	139,396	130,825
Goodwill and Intangible assets	-	-	26,748	24,848
ROU Asset	45	27	27,800	27,408
Deferred tax assets	-	-	-	-
Other assets	445	144	335,275	308,588
Total assets	**19,560**	**23,028**	**7,615,720**	**6,055,113**
Liabilities				
Due to banks	1	1	-	-
Derivative financial instruments	-	4	9,922	10,732
Financial Liabilities at amortised cost - Due to depositors	11,271	12,385	5,193,942	4,370,371
Financial Liabilities at amortised cost - Borrowings	235	1,888	1,524,988	826,883
Retirement benefit Obligations	63	55	9,011	7,892
Current tax liabilities	221	224	12,218	17,724
Deferred tax liabilities	38	38	14,580	7,995
Subordinated loan	-	-	20,374	20,374
Other liabilities	262	158	380,270	382,344
Total liabilities	**12,092**	**14,752**	**7,165,305**	**5,644,315**
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	57,634	54,492
OCI Reserve	89	93	28,255	14,635
Retained earnings	1,994	2,799	258,447	238,813
Other reserves	280	279	89,725	86,547
Total shareholders’ equity	**7,468**	**8,276**	**448,730**	**409,156**
Non Controlling Interest	**-**	**-**	1,685	1,642
Total equity	**7,468**	**8,276**	**450,414**	**410,798**
Total equity and liabilities	**19,560**	**23,028**	**7,615,720**	**6,055,113**
Contingent liabilities and commitments	**8,439**	**7,019**	**1,676,484**	**1,737,669**
Memorandum Information				
Number of Employees	62	57	20,551	20,661
Number of Branches	3	3	1,640	1,732

HBL SRI LANKA
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 JUNE 2025

Bank (Unaudited)

In Rupees Millions (LKR)	Share capital	Assigned capital	Reserves					Total Equity
			Statutory Reserve fund	OCI Reserve	Revaluation reserve	Retained earnings	Other reserves	
Balance as at 01/01/2025 (Opening balance)	-	4,938	147	93	256	2,818	23	8,276
Total comprehensive income for the year								
Profit/(loss) for the year	-	-	-		-	167	-	167
Other comprehensive income (Net of Tax)	-	-	-	(4)	-	-	1	(3)
								-
Total comprehensive income for the year	**-**	**-**	**-**	**(4)**	**-**	**167**	**1**	**164**
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	-	-	-		-	-	-	-
Dividend to equity holders	-	-	-		-	-	-	-
profit transferred to head office	-	-	-		-	(971)	-	(971)
Profit capitalisation during the year	-	-	-		-	-	-	-
Total transaction with equity holders	**-**	**-**	**-**	**-**	**-**	**(971)**	**-**	(971)
Balance as at 30/06/2025 (Closing Balance)	**-**	**4,938**	**147**	**89**	**256**	**2,013**	**24**	**7,468**

HBL SRI LANKA
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 2025

Group (Unaudited)

In Rupees Millions (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								
		Joint venture and subsidiary	Reserve fund - Bank	Exchange translation	Non distributable	On acquisition of common control entity	Investments	Fixed / Non Banking Assets				
Balance as at 01/01/2025 (Opening balance)	14,669	1,417	54,492	42,003	547	(157)	14,635	42,736	238,813	409,156	1,642	410,798
Change in accounting policy as at January 01, 2025 - note 3.3							3,120		1,280	4,401		4,401
Total comprehensive income for the year									-	-	-	-
Profit/(loss) for the year	-	-	-	-	-	-	-	-	34,387	34,387	61	34,448
Other comprehensive income (net of tax)	-	-	-	3,901	-	-	10,604	-	12	14,517	17	14,534
Total comprehensive income for the year	**14,669**	**1,417**	**54,492**	**45,904**	**547**	**(157)**	**28,359**	**42,736**	**274,492**	**462,460**	**1,721**	**464,181**
Transaction with equity holders, recognised directly in equity												
Transfers to reserves during the period	-	254	3,142	-	-	-	-	-	(3,395)	-	-	-
Trasferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	(50)	50	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-	-	(12,835)	(12,835)	-	(12,835)
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	-	-	-	(931)	-	-	-	-	-	(931)	-	(931)
Net realised gain on equity investments designated at FVOCI - net of tax	-	-	-	-	-	-	(109)	-	109	-	-	-
Acquisition of additional interest in subsidiary			-	-	-	-	5	5	26	36	(36)	-
Derecognition of joint venture	-	-	-	-	-	-	-	-	-	-		-
Minority share of surpuls on revaluation of fixed assets of subsidiaries										-	-	-
Total transaction with equity holders	**-**	**254**	**3,142**	**(931)**	**-**	**-**	**(104)**	**(45)**	**(16,045)**	**(13,730)**	**(36)**	**(13,766)**
Balance as at 30/06/2025 (Closing Balance)	**14,669**	**1,671**	**57,634**	**44,973**	**547**	**(157)**	**28,255**	**42,691**	**258,447**	**448,730**	**1,685**	**450,414**

HBL SRI LANKA
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30 JUNE 2025

In Rupees Millions	Bank (Unaudited) 2025 LKR	Bank (Unaudited) 2024 LKR	Group (Unaudited) 2025 PKR	Group (Unaudited) 2024 PKR
Cash Flow from Operating Activities				
Profit before tax	287	378	75,347	57,848.092
(Gain)/Loss on disposal of Property, plant & equipment	(0)	(0)	(2)	(29.289)
Share of profit of associates & joint venture	-	-	(3,348)	(2,436.752)
Depreciation & Amortisation	16	15	9,659	8,934.182
Provision for gratuity	9	9	-	-
Interest on Lease Creditor	1	0	-	-
Net gain/ (Loss) from trading	-	-	-	-
Net gain/ (Loss) from trading			-	-
Impairment charge for Loans & advances	-	-	9,176	10,700.530
(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	-	-	(4,215)	(379.739)
Gratuity payments made	(1)	(7)		
Interest Paid on Lease Liabilities	-	-		
Other non cash items	(24)	1	-	-
Dividend income	-	-	(1,764)	(1,426.218)
Mark-up / return / profit / interest expensed on subordinated debt	-	-	1,296	2,196.194
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	-	-	2,094	1,806.465
Gain on derecognition of joint venture	-	-	-	-
Unrealised gain on securities designated at fair value through profit and loss (FVTPL)	-	-	198	(1,226.854)
Gain realised on closure / sale of the Bank's branches	-	-	-	-
Exchange (gain) / loss on goodwill	-	-	(483)	82.400
Exchange gain realised on closure of the Bank's branch	-	-	(1,940)	-
Workers Welfare Fund	-	-	1,444	1,181.628
Operating Profit before changes in Operating Assets & Liabilities	**289**	**396**	**87,461**	**77,250.639**
(Increase)/Decrease in Operating Assets and Liabilities				
(Increase)/Decrease in Operating Assets	2,733	(4,439)	178,707	(5,908)
(Increase)/Decrease in Operating Liabilities	(2,677)	2,053	1,516,990	687,040
Net Cash from Operating Activities before Income Tax	**57**	**(2,386)**	**1,695,697**	**681,132**
Income Tax (Paid) / Refunds	(122)	(181)	(49,264)	(38,793)
Net Cash from Operating Activities	**223**	**(2,171)**	**1,733,894**	**719,589**
Cash Flow from Investing Activities				
Dividends Received	-	-	1,068	1,417
Purchase of Property & Equipment	(2)	(5)	(16,422)	(12,512)
Proceeds form Sale of Property Plant & Equipment	0	0	56	36
Net cash flows from purchase of financial investments	-	-	-	-
Net investment in securities carried at FVOCI & Amortised Cost	-	-	(1,538,794)	(616,225)
Effect of translation of net investment in foreign branches, subsidiaries & associates	-	-	3,901	(1,580)
Net investment in associates	-	-	826	(1,675)
Net Cash from Investing Activities	**(2)**	**(5)**	**(1,549,365)**	**(630,539)**
Cash Flow from Financing Activities				
Proceed from issuance of subordinated loans	-	-	-	675
Excahnge adjustment on translation of non-controlling interest in subsidiarry	-	-	-	-
Issuance/ (Repayment) of surbordinated loan	-	-	(1,306)	(2,211)
Payment of Lease Liability against right of use	(12)	-	(3,631)	(1,804)
Dividend paid / Profit Repatriation	(971)	-	(12,738)	(13,551)
	(983)	**-**	**(17,675)**	**(16,891)**
Net Increase/(Decrease) in Cash and Cash Equivalents	(761)	(2,177)	166,854	72,159
Non - Cash Adjustments				
Exchange difference on translation of foreign currency reserves	1	(2)	(7,486)	(21,381)
Cash and Cash Equivalents at Beginning of the year	2,264	2,651	519,005	625,513
Gross Cash and Cash Equivalents at end of the period	**1,503**	**472**	**678,373**	**676,292**
Less: Impairment on Cash and Cash Equivalents	-	-	-	-
Net Cash and Cash Equivalents at end of the period	**1,503**	**472**	**678,373**	**676,292**

HBL SRI LANKA
SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA (BASED ON REGULATORY REPORTING)
AS AT 30 JUNE 2025

HABIB BANK

Item	Bank 30/06/2025	Bank 31/12/2024
	Unaudited	**Audited**
Regulatory Capital Adequacy	**Bank - SLR.**	
Common Equity Tier 1 Rs. '000	5,742	7,369
Core Capital (Tier 1 Capital), Rs. '000	7,025	7,997
Total Regulatory Capital, Rs. '000	6,066	7,692
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	63.731%	76.23%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	63.731%	76.23%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	67.323%	79.58%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	27%	28%
Regulatory Liquidity Requirement		
Total Stock of High Quality Liquidity Assets , Rs.Mn	11,500	13,466
Liquidity Covereage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	672%	552%
All Currency (%)	392%	311%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	290%	301%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	5.85%	5.03%
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 (%)	4.93%	6.04%
Return on Assets (before Tax) (%)	2.60%	3.12%
Return on Equity (%)	4.20%	4.69%
Cost to Income Ratio (%)	43.12%	35.58%
Memorandum Information		
Credit Rating	AA- (lka) (Fitch Ratings)	AA- (lka) (Fitch Ratings)
Number of Employees	62	57
Number of Branches	3	3

* Including Undrawn Portion of Credit

CERTIFICATION :

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

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka

(b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

(c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US$ 1 = Pak. Rs. 283.6571 as at 30 June 2025)

Sujeenie Gunasekera
(Sgd.) Country Manager - Sri Lanka
26-Aug-25

Fathima Zahara Mohamed
(Sgd.) Head of Finance
26-Aug-25

For the detailed Financial Statements, Visit our Website:
https://www.hbl.com/srilanka/resources/financial-reports

HBL SRI LANKA

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

AS AT 30 JUNE 2025

a. Bank-2025

In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,503	-	-	1,503
Balances with central banks	114	-	-	114
Placement with banks	2,210	-	-	2,210
Derivative financial instruments	-	20	-	20
Loans and Advances	3,432	-	-	3,432
Debt Instruments & Investments	3,724	-	7,663	11,388
Equity Instruments	-	-	36	36
Total financial assets	**10,983**	**-**	**7,699**	**18,702**
		0		

In Rupees Millions (LKR)	AC	0	FVOCI	Total
LIABILITIES				
Due to banks	1	-	-	1
Derivative financial instruments	-	-	-	-
Due to other customers	11,271	-	-	11,271
Other borrowings	235	-	-	235
Total financial liabilities	**11,507**	**-**	**-**	**11,507**

b. 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	-	9,887	14,680
Equity Instruments	-	-	32	32
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**

HBL SRI LANKA

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

AS AT 30 JUNE 2025

c. Group-2025

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	359,132			359,132
Balances with central banks	319,242			319,242
Placement with banks	133,485			133,485
Derivative financial instruments		4,463		4,463
Loans and Advances	1,972,716	-	-	1,972,716
Debt Instruments & Investments	523,021	361,446	3,412,996	4,297,464
Equity Instruments		-	-	-
Total financial assets	**3,307,595**	**365,910**	**3,412,996**	**7,086,501**

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Derivative financial instruments	-	9,922	-	9,922
Due to other customers	5,193,942	-	-	5,193,942
Other borrowings	1,545,362	-	-	1,545,362
Total financial liabilities	**6,739,304**	**9,922**	**-**	**6,749,226**

d. Group-2024

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	292,169	-	-	292,169
Balances with central banks	219,350	-	-	219,350
Placement with banks	84,294	-	-	84,294
Derivative financial instruments	-	3,995	-	3,995
Loans and Advances	2,435,435	-	-	2,435,435
Debt Instruments & Investments	456,160	150,502	1,921,539	2,528,200
Equity Instruments		-	-	-
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	-	-	-	-
Derivative financial instruments	-	10,732	-	10,732
Due to other customers	4,370,371	-	-	4,370,371
Other borrowings	847,257	-	-	847,257
Total financial liabilities	**5,217,628**	**-**	**-**	**5,228,360**

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

HBL SRI LANKA

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT

AS AT 30 JUNE 2025

In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/06/2025	31/12/2024	30/06/2025	31/12/2024
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	1,034	859	688,325	578,026
Term loans	943	905	520,143	514,503
Lease rentals receivable	-	-	2,523	2,126
Credit cards	-	-	51,919	42,028
Staff Loan	112	106	44,605	42,844
Other Loan	29	412	233,452	956,902
Sub total	**2,117**	**2,282**	**1,540,968**	**2,136,429**
By Product- Foreign Currency				
Overdraft	1,500	1,566	122,420	127,933
Term loans	272	94	254,576	209,643
Bills of exchange	-	-	24,570	22,468
Other Loans	-	473	164,855	76,448
Sub total	**1,772**	**2,133**	**566,420**	**436,492**
Total	**3,889**	**4,415**	**2,107,388**	**2,572,921**
Product - wise commitments & contingencies				
By Product- Domestic Currency				
Guarantees	880	1,307	341,724	321,598
Undrawn Credit Lines	2,123	1,466	17,526	21,648
Acceptances	-	-	52,462	52,693
Letter of Credit	-	-	280,201	297,183
Forwards exchange contracts and derivatives	-	-	594,331	392,526
Commitments for acquisition of fixed and intangible assets	-	-	12,448	12,607
Sub total	**3,003**	**2,773**	**1,298,693**	**1,098,256**
By product - Foreign Currency				
Guarantees	3,124	2,257	36,592	31,865
Undrawn Credit Lines	345	741	14,025	11,327
Acceptances	36	37	23,781	26,901
Letter of Credit	1,053	261	25,673	28,997
Forwards exchange contracts and derivatives	878	951	222,369	282,193
Commitments for acquisition of fixed and intangible assets	-	-	27	33
Sub total	**5,436**	**4,246**	**322,466**	**381,317**
Total	**8,439**	**7,019**	**1,621,159**	**1,479,572**

In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/06/2025	31/12/2024	30/06/2025	31/12/2024
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies				
Less : Accumulated impairment under stage 1	230	233	13,729	13,304
Accumulated impairment under stage 2	0	0	14,499	13,634
Accumulated impairment under stage 3	228	222	94,249	94,850
Collective Impairment	-	-	12,196	11,369
Individual Impairment	-	-	-	4,329
Net value of loans and advances, commitments and contingencies	**457**	**455**	**134,672**	**137,486**

HBL SRI LANKA
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT
AS AT 30 JUNE 2025

In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/06/2025	31/12/2024	30/06/2025	31/12/2024
Movement of impairment during the period				
Under Stage 1				
Opening Balance	233	119	**13,850**	**13,256**
Charge/ (write back) to income statement	(3)	114	**1,366**	**1,606**
Write-off during the year	-	-	-	-
Other movements	0	(0)	**(1,488)**	**(1,558)**
Closing Balance	230	233	**13,729**	**13,304**
Under Stage 2				
Opening Balance	0	44	13,801	18,392
Charge/ (write back) to income statement	(0)	(44)	2,156	(1,965)
Write-off during the year	-	-	-	-
Other movements	-	-	(1,458)	(2,793)
Closing Balance	**0**	**0**	**14,499**	**13,634**
Under Stage 3				
Opening Balance	222	240	99,221	84,920
Charge/ (write back) to income statement	(7)	(5)	4,429	17,274
Write-off during the year	-	-	(7,691)	(11,740)
Other movements	13	(13)	(1,710)	4,396
Closing Balance as at	**228**	**222**	**94,249**	**94,850**
Total Impairment	**457**	**455**	**134,672**	**137,486**
	-	-		

Due to Other Customers- By Product

In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/06/2025	31/12/2024	30/06/2025	31/12/2024
By product- Domestic Currency				
Demand deposits (Current accounts)	1,343	1,246	1,714,405	1,274,903
Savings deposits	1,138	1,184	2,113,635	1,846,238
Fixed deposits	4,709	5,251	493,557	390,209
Call Deposits	0	0	-	-
Margin Balances	16	15	-	-
Sub total	**7,206**	**7,696**	**4,321,597**	**3,511,350**
By product- Foreign Currency				
Demand deposits (Current accounts)	409	400	299,073	290,744
Savings deposits	1,087	1,982	125,314	142,035
Fixed deposits	2,399	2,071	447,957	426,243
Call Deposits	-	-	-	-
Margin Balances	170	236	-	-
Sub total	**4,065**	**4,688**	**872,344**	**859,021**
Total	**11,271**	**12,385**	**5,193,942**	**4,370,371**