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HBL SRI LANKA
Quarterly Financial Statements
For the Period Ended
30th SEPTEMBER 2025



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

In Rupees Millions	Bank LKR		Group PKR	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
	Unaudited	Unaudited	Unaudited	Unaudited
Interest income	1,222	1,454	503,403	627,335
Interest expenses	434	473	296,076	440,160
Net interest income	788	982	207,328	187,175
Fee and commission income	56	79	34,253	36,578
Fee and commission expense	-	1	-	-
Net fee and commission income	56	78	34,253	36,578
Net gain/ (Loss) from trading	-	-	6,773	5,577
Net fair value gain/ (Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Net Other Operating Income	86	81	26,509	18,550
Total operating income	930	1,140	274,863	247,881
Impairment Charges	9	4	(7,813)	(19,032)
Net operating income	939	1,145	267,050	228,849
Personnel expenses	248	249	56,186	51,316
Depreciation and amortisation expenses	25	23	14,652	13,492
Other expenses	142	145	84,056	78,164
Operating profit/(loss) before VAT & NBT on Financial Services	524	728	112,156	85,877
Value added tax (VAT) on financial services	112	164	-	-
Nation Building tax (NBT) on financial services	-	-	-	-
Operating profit/(loss) after VAT & NBT on Financial Services	413	564	112,156	85,877
Share of profits of associates and joint venture	-	-	-	-
Profit/(loss) before tax	413	564	112,156	85,877
Income Tax expenses	150	223	60,776	42,622
Profit/(loss) for the period	263	341	51,380	43,255
Profit attributable to:				
Equity holders of the parent	263	341	51,293	44,045
Non-controlling interests	-	-	87	(790)
Earnings per share on profit				
Basic earnings per ordinary share	-	-	34.97	30.03
Diluted earnings per ordinary share	-	-	34.97	30.03



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

In Rupees Millions	Bank		Group	
	LKR		PKR	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
Profit/(loss) for the period	263	341	51,380	43,255
Items that will be reclassified to income statement				
Exchange differences on translation of foreign currency capital & reserve	1	(3)	-	-
Movement in surplus / deficit on revaluation of debt investments designated at Fair Value through Other Comprehensive Income (FVOCI) - net of tax	(21)	(46)	10,241	31,615
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	2,206	(98)
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	-	-	2,877	959
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	-	-	2,445	2,310
Movement in surplus / deficit on revaluation of non-banking assets - net of tax	-	-	84	-
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	(20)	(49)	17,864	34,792
Total comprehensive income for the period	243	292	69,244	78,047
Attributable to:				
Equity holders of the parent	243	292	69,163	78,780
Non-Controlling interests	-	-	81	(734)



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

In Rupees Millions	Bank LKR		Group PKR	
	30/09/2025	31/12/2024	30/09/2025	31/12/2024
	Unaudited	Audited	Unaudited	Audited
Assets				
Cash and cash equivalents	2,369	2,264	298,182	292,169
Balances with central banks	60	161	259,243	219,350
Placements with banks	1,385	1,384	135,655	84,294
Derivative financial instruments	1	-	4,342	3,995
Financial Assets recognized through profit or loss - Investments	-	-	221,692	150,502
Financial assets at amortised cost - Investments	938	4,792	478,360	414,021
Financial assets at amortised cost - Loans & Advances	4,381	3,960	1,974,208	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	10,309	9,919	3,270,678	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	50,598	42,139
Property, plant and equipment	386	376	140,882	130,825
Goodwill and Intangible assets	-	-	28,881	24,848
ROU Asset	41	27	27,349	27,408
Deferred tax assets	-	-	-	-
Other assets	345	144	353,334	308,588
Total assets	20,215	23,028	7,243,403	6,055,113
Liabilities				
Due to banks	0	1	-	-
Derivative financial instruments	0	4	10,503	10,732
Financial Liabilities at amortised cost - Due to depositors	11,415	12,385	5,083,656	4,370,371
Financial Liabilities at amortised cost - Borrowings	333	1,888	1,271,717	826,883
Retirement benefit Obligations	64	55	8,027	7,892
Current tax liabilities	162	224	9,887	17,724
Deferred tax liabilities	38	38	22,329	7,995
Subordinated loan	-	-	20,374	20,374
Other liabilities	655	158	352,834	382,344
Total liabilities	12,667	14,752	6,779,327	5,644,315
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	59,231	54,492
OCI Reserve	72	93	32,458	14,635
Retained earnings	2,090	2,799	267,311	238,813
Other reserves	281	279	88,721	86,547
Total shareholders' equity	7,547	8,276	462,389	409,156
Non Controlling Interest	-	-	1,687	1,642
Total equity	7,547	8,276	464,076	410,798
Total equity and liabilities	20,215	23,028	7,243,403	6,055,113
Contingent liabilities and commitments	8,111	7,019	1,676,484	1,737,669
Memorandum Information				
Number of Employees	59	57	20,551	20,661
Number of Branches	3	3	1,640	1,732



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

Bank (Unaudited)

In Rupees Millions (LKR)	Reserves							Total Equity
	Share capital	Assigned capital	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	-	-	-	-	-	263	-	263
Other comprehensive income (Net of Tax)	-	-	-	(21)	-	-	1	(20)
	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	(21)	-	263	1	243
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 30/09/2025 (Closing Balance)	-	4,938	147	72	256	2,109	25	7,547



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HBL SRI LANKA
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 SEPTEMBER 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		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 01/01/2025 (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	-	-	-	-	-	-	-	-	51,293	51,293	87	51,380
Other comprehensive income (net of tax)	-	-	-	2,877	-	-	14,898	84	12	17,870	(6)	17,864
Total comprehensive income for the year	14,669	1,417	54,492	44,880	547	(157)	32,653	42,820	291,399	482,720	1,723	484,443
Transaction with equity holders, recognised directly in equity												
Transfers to reserves during the period	-	208	4,739	-	-	-	-	-	(4,947)	-	-	-
Transferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	(68)	68	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-	-	(19,436)	(19,436)	-	(19,436)
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	-	-	-	-	-	-	(200)	-	200	-	-	-
Acquisition of additional interest in subsidiary	-	-	-	-	-	-	5	5	26	36	(36)	-
Derecognition of joint venture	-	-	-	-	-	-	-	-	-	-	-	-
Minority share of surpluses on revaluation of fixed assets of subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	208	4,739	(931)	-	-	(196)	(63)	(24,088)	(20,331)	(36)	(20,367)
Balance as at 30/09/2025 (Closing Balance)	14,669	1,625	59,231	43,948	547	(157)	32,458	42,757	267,311	462,389	1,687	464,076



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HBL SRI LANKA
STATEMENT OF CASH FLOWS
R THE PERIOD ENDED 30 SEPTEMBER 2025

In Rupees Millions	Bank (Unaudited)		Group (Unaudited)	
	2025 LKR	2024 LKR	2025 PKR	2,024 PKR
Cash Flow from Operating Activities				
Profit before tax	413	564	112,156	85,877
(Gain)/Loss on disposal of Property, plant & equipment	(9)	(0)	20	(32)
Share of profit of associates & joint venture	-	-	(4,879)	(3,860)
Depreciation & Amortisation	25	15	14,652	13,492
Provision for gratuity	14	9	-	-
Interest on Lease Creditor	2	0	-	-
Net gain/ (Loss) from trading	-	-	-	-
Net gain/ (Loss) from trading	-	-	-	-
Impairment charge for Loans & advances	-	-	9,797	17,389
(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	-	-	(938)	1,808
Gratuity payments made	(5)	(7)	-	-
Interest Paid on Lease Liabilities	-	-	-	-
Other non cash items	(5)	1	-	-
Dividend income	-	-	(2,914)	(2,707)
Mark-up / return / profit / interest expensed on subordinated debt	-	-	1,911	3,234
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	-	-	2,905	2,626
Gain on derecognition of joint venture	-	-	-	-
Unrealised gain on securities designated at fair value through profit and loss (FVTPL)	-	-	256	(2,604)
Gain realised on closure / sale of the Bank's branches	-	-	-	-
Exchange (gain) / loss on goodwill	-	-	(353)	167
Exchange gain realised on closure of the Bank's branch	-	-	(1,940)	-
Workers Welfare Fund	-	-	2,126	1,766
Operating Profit before changes in Operating Assets & Liabilities	435	582	132,798	117,157
(Increase)/Decrease in Operating Assets and Liabilities				
(Increase)/Decrease in Operating Assets	2,923	(4,439)	293,271	37,047
(Increase)/Decrease in Operating Liabilities	(2,037)	2,053	1,138,660	616,039
Net Cash from Operating Activities before Income Tax	886	(2,386)	1,431,931	653,085
Income Tax (Paid) / Refunds	(211)	(181)	(76,566)	(58,359)
Net Cash from Operating Activities	1,109	(1,985)	1,488,163	711,883
Cash Flow from Investing Activities				
Dividends Received	-	-	2,885	2,632
Purchase of Property & Equipment	(24)	(5)	(24,017)	(21,931)
Proceeds form Sale of Property Plant & Equipment	9	0	66	84
Net cash flows from purchase of financial investments	-	-	-	-
Net investment in securities carried at FVOCI & Amortised Cost	-	-	(1,393,380)	(647,499)
Effect of translation of net investment in foreign branches, subsidiaries & associates	-	-	2,877	959
Net investment in associates	-	-	(3,802)	(1,903)
Net Cash from Investing Activities	(16)	(5)	(1,415,372)	(667,658)
Cash Flow from Financing Activities				
Proceed from issuance of subordinated loans	-	-	-	675
Exchahnge adjustment on translation of non-controlling interest in subsidiarry	-	-	-	-
Issuance/ (Repayment) of surbordinated loan	-	-	(1,920)	(3,257)
Payment of Lease Liability against right of use	(18)	-	(5,660)	(3,141)
Dividend paid / Profit Repatriation	(971)	-	(19,306)	(19,390)
	(989)	-	(26,886)	(25,113)
Net Increase/(Decrease) in Cash and Cash Equivalents	105	(1,991)	45,906	19,112
Non - Cash Adjustments				
Exchange difference on translation of foreign currency reserves	1	(3)	(4,946)	(17,634)
Cash and Cash Equivalents at Beginning of the year	2,264	2,651	516,466	621,766
Gross Cash and Cash Equivalents at end of the period	2,369	657	557,425	623,244
Less: Impairment on Cash and Cash Equivalents	-	-	-	-
Net Cash and Cash Equivalents at end of the period	2,369	657	557,425	623,244

HBL SRI LANKA

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

AS AT 30 SEPTEMBER 2025


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a. Bank-2025				
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,369	-	-	2,369
Balances with central banks	60	-	-	60
Placement with banks	1,385	-	-	1,385
Derivative financial instruments	-	1	-	1
Loans and Advances	4,381	-	-	4,381
Debt Instruments & Investments	938	-	10,273	11,211
Equity Instruments	-	-	36	36
Total financial assets	9,133	-	10,309	19,443

In Rupees Millions (LKR)	AC	0	FVOCI	Total
LIABILITIES				
Due to banks	0	-	-	0
Derivative financial instruments	-	-	-	-
Due to other customers	11,415	-	-	11,415
Other borrowings	333	-	-	333
Total financial liabilities	11,749	-	-	11,749

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 SEPTEMBER 2025



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c. Group-2025				
In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	298,182			298,182
Balances with central banks	259,243			259,243
Placement with banks	135,655			135,655
Derivative financial instruments		4,342		4,342
Loans and Advances	1,974,208	-	-	1,974,208
Debt Instruments & Investments	528,958	221,692	3,270,678	4,021,328
Equity Instruments		-	-	-
Total financial assets	3,196,246	226,034	3,270,678	6,692,958

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks	-	-	-	-
Derivative financial instruments	-	10,503	-	10,503
Due to other customers	5,083,656	-	-	5,083,656
Other borrowings	1,292,091	-	-	1,292,091
Total financial liabilities	6,375,747	10,503	-	6,386,250

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 SEPTEMBER 2025



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In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/09/2025	31/12/2024	30/09/2025	31/12/2024
Product-wise gross loans & advances				
By Product- Domestic Currency				
Overdraft	1,169	859	88,325	578,026
Term loans	1,759	905	1,120,143	514,503
Lease rentals receivable	-	-	44,523	2,126
Credit cards	-	-	51,919	42,028
Staff Loan	109	106	44,605	42,844
Other Loan	24	412	282,025	956,902
Sub total	3,061	2,282	1,631,541	2,136,429
By Product- Foreign Currency				
Overdraft	1,631	1,566	2,420	127,933
Term loans	144	94	374,576	209,643
Bills of exchange	-	-	24,570	22,468
Other Loans	-	473	88,751	76,448
Sub total	1,774	2,133	490,316	436,492
Total	4,835	4,415	2,121,857	2,572,921
Product - wise commitments & contingencies				
By Product- Domestic Currency				
Guarantees	823	1,307	317,665	321,598
Undrawn Credit Lines	2,030	1,466	17,469	21,648
Acceptances	-	-	42,090	52,693
Letter of Credit	-	-	261,008	297,183
Forwards exchange contracts and derivatives	-	-	662,987	392,526
Commitments for acquisition of fixed and intangible assets	-	-	12,294	12,607
Sub total	2,853	2,773	1,313,513	1,098,256
By product - Foreign Currency				
Guarantees	2,814	2,257	36,682	31,865
Undrawn Credit Lines	1,117	741	8,478	11,327
Acceptances	16	37	22,185	26,901
Letter of Credit	152	261	15,960	28,997
Forwards exchange contracts and derivatives	1,159	951	246,085	282,193
Commitments for acquisition of fixed and intangible assets	-	-	27	33
Sub total	5,257	4,246	329,417	381,317
Total	8,111	7,019	1,642,930	1,479,572
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies				
Less :				
Accumulated impairment under stage 1	229	233	13,297	13,304
Accumulated impairment under stage 2	0	0	15,488	13,634
Accumulated impairment under stage 3	224	222	92,701	94,850
Collective Impairment	-	-	12,359	11,369
Individual Impairment	-	-	-	4,329
Net value of loans and advances, commitments and contingencies	454	455	133,845	137,486

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ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT
AS AT 30 SEPTEMBER 2025



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In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/09/2025	31/12/2024	30/09/2025	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	(428)	1,606
Write-off during the year	-	-	-	-
Other movements	0	(0)	(125)	(1,558)
Closing Balance	229	233	13,297	13,304
Under Stage 2				
Opening Balance	0	44	13,801	18,392
Charge/ (write back) to income statement	0	(44)	3,074	(1,965)
Write-off during the year	-	-	-	-
Other movements	-	-	(1,387)	(2,793)
Closing Balance	0	0	15,488	13,634
Under Stage 3				
Opening Balance	222	240	99,221	84,920
Charge/ (write back) to income statement	(9)	(5)	5,763	17,274
Write-off during the year	-	-	(14,090)	(11,740)
Other movements	11	(13)	1,806	4,396
Closing Balance as at	224	222	92,701	94,850
Total Impairment	454	455	133,845	137,486
	-	-		
Due to Other Customers- By Product				
In Rupees Millions	Bank LKR Mn		Group PKR Mn	
	30/09/2025	31/12/2024	30/09/2025	31/12/2024
By product- Domestic Currency				
Demand deposits (Current accounts)	1,382	1,246	1,624,199	1,274,903
Savings deposits	1,094	1,184	1,987,476	1,846,238
Fixed deposits	4,802	5,251	564,874	390,209
Call Deposits	0	0	-	-
Margin Balances	34	15	-	-
Sub total	7,313	7,696	4,176,550	3,511,350
By product- Foreign Currency				
Demand deposits (Current accounts)	831	400	312,876	290,744
Savings deposits	813	1,982	135,712	142,035
Fixed deposits	2,366	2,071	458,517	426,243
Call Deposits	-	-	-	-
Margin Balances	92	236	-	-
Sub total	4,102	4,688	907,106	859,021
Total	11,415	12,385	5,083,656	4,370,371