



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

HBL SRI LANKA  
Quarterly Financial Statements  
For the Period Ended  
31st March 2025



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

**HBL SRI LANKA**  
**INCOME STATEMENT**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

In Rupees Millions (LKR)	Bank LKR		Group PKR	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
	Unaudited	Unaudited	Unaudited	Unaudited
Interest income	451	481	156,695	198,981
Interest expenses	166	133	87,944	137,777
<b>Net interest income</b>	<b>286</b>	<b>347</b>	<b>68,751</b>	<b>61,204</b>
Fee and commission income	21	30	11,588	11,892
Fee and commission expense	0	0	-	-
<b>Net fee and commission income</b>	<b>20</b>	<b>30</b>	<b>11,588</b>	<b>11,892</b>
Net gain/ (Loss) from trading	-	-	2,175	4,088
Net fair value gain/ (Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Net Other Operating Income	19	32	7,851	4,187
<b>Total operating income</b>	<b>325</b>	<b>409</b>	<b>90,365</b>	<b>81,370</b>
Impairment Charges	5	0	(2,743)	(3,649)
<b>Net operating income</b>	<b>330</b>	<b>409</b>	<b>87,621</b>	<b>77,721</b>
Personnel expenses	79	97	18,859	17,014
Depreciation and amortisation expenses	8	7	4,801	4,410
Other expenses	45	51	27,322	26,183
<b>Operating profit/(loss) before VAT &amp; NBT on Financial Services</b>	<b>198</b>	<b>255</b>	<b>36,640</b>	<b>30,113</b>
Value added tax (VAT) on financial services	31	64	-	-
Nation Building tax (NBT) on financial services	-	-	-	-
<b>Operating profit/(loss) after VAT &amp; NBT on Financial Services</b>	<b>167</b>	<b>191</b>	<b>36,640</b>	<b>30,113</b>
Share of profits of associates and joint venture	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>167</b>	<b>191</b>	<b>36,640</b>	<b>30,113</b>
Income Tax expenses	60	75	20,013	15,070
<b>Profit/(loss) for the period</b>	<b>107</b>	<b>116</b>	<b>16,627</b>	<b>15,044</b>
<b>Profit attributable to:</b>				
Equity holders of the parent	107	116	16,605	15,217
Non-controlling interests	-	-	22	(174)
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share	-	-	11.32	10.37
Diluted earnings per ordinary share	-	-	11.32	10.37



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

**HBL SRI LANKA**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

In Rupees Millions (LKR)	Bank		Group	
	LKR		PKR	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
	Unaudited	Unaudited	Unaudited	Unaudited
<b>Profit/(loss) for the period</b>	107	116	16,627	15,044
<b>Items that will be reclassified to income statement</b>				
Exchange differences on translation of foreign currency capital & reserve	1	(3)	-	-
Net gains / (losses) on investments in debt instruments measured at fair value through other comprehensive income	(9)	7	(5,897)	3,214
Movement in share of surplus / deficit on revaluation of investments of associates - net of tax	-	-	1,237	(295)
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	-	-	1,299	125
<b>Items that will not be reclassified to income statement</b>				
Changes in revaluation surplus	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	12	5
Movement in surplus / deficit on revaluation of equity investments designated at FVOCI - net of tax	-	-	53	66
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	-	-	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>(8)</b>	<b>4</b>	<b>(3,297)</b>	<b>3,115</b>
<b>Total comprehensive income for the period</b>	<b>99</b>	<b>120</b>	<b>13,330</b>	<b>18,158</b>
<b>Attributable to:</b>				
Equity holders of the parent	99	120	13,313	18,328
Non-Controlling interests	-	-	17	(170)



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

**HBL SRI LANKA**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 MARCH 2025**

In Rupees Millions (LKR)	Bank LKR		Group PKR	
	31/03/2025	31/12/2024	31/03/2025	31/12/2024
	Unaudited	Audited	Unaudited	Audited
<b>Assets</b>				
Cash and cash equivalents	1,460	2,264	267,779	240,845
Balances with central banks	18	161	220,748	219,350
Placements with banks	2,096	1,384	158,030	135,619
Derivative financial instruments	21	-	3,566	3,995
Financial Assets recognized through profit or loss - Investments	-	-	143,891	150,502
Financial assets at amortised cost - Investments	3,910	4,792	413,559	414,021
Financial assets at amortised cost - Loans & Advances	3,748	3,960	1,948,627	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	7,595	9,919	2,230,424	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	46,583	42,139
Property, plant and equipment	372	376	133,210	130,825
Goodwill and Intangible assets	-	-	26,773	24,848
ROU Asset	24	27	26,844	27,408
Deferred tax assets	-	-	-	-
Other assets	158	144	315,258	308,588
<b>Total assets</b>	<b>19,402</b>	<b>23,028</b>	<b>5,935,293</b>	<b>6,055,113</b>
<b>Liabilities</b>				
Due to banks	1	1	-	-
Derivative financial instruments	-	4	-	-
Financial Liabilities at amortised cost - Due to depositors	11,397	12,385	4,449,632	4,370,371
Financial Liabilities at amortised cost - Borrowings	18	1,888	635,071	826,883
Retirement benefit Obligations	58	55	7,655	7,892
Current tax liabilities	222	224	6,171	17,724
Deferred tax liabilities	38	38	7,624	7,995
Subordinated loan	-	-	20,374	20,374
Other liabilities	264	158	385,978	393,076
<b>Total liabilities</b>	<b>11,999</b>	<b>14,752</b>	<b>5,512,504</b>	<b>5,644,315</b>
<b>Equity</b>				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	54,492	54,492
OCI Reserve	85	93	13,973	14,635
Retained earnings	1,935	2,799	248,595	238,813
Other reserves	280	279	89,401	86,547
<b>Total shareholders' equity</b>	<b>7,403</b>	<b>8,276</b>	<b>421,130</b>	<b>409,156</b>
Non Controlling Interest	-	-	1,659	1,642
<b>Total equity</b>	<b>7,403</b>	<b>8,276</b>	<b>422,789</b>	<b>410,798</b>
<b>Total equity and liabilities</b>	<b>19,402</b>	<b>23,028</b>	<b>5,935,293</b>	<b>6,055,113</b>
<b>Contingent liabilities and commitments</b>	<b>8,415</b>	<b>7,019</b>	<b>2,028,817</b>	<b>1,737,669</b>
<b>Memorandum Information</b>				
Number of Employees	55	57	20,849	20,661
Number of Branches	3	3	1,675	1,732



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

HBL SRI LANKA  
STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 31 MARCH 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	-	-	-		-	107	-	107
Other comprehensive income (Net of Tax)	-	-	-	(9)	-	-	1	(8)
								-
Total comprehensive income for the year	-	-	-	(9)	-	107	1	99
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 31/03/2025 (Closing Balance)	-	4,938	147	85	256	1,954	24	7,403

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		Un appropriated profits	Sub Total		
		Statutory		Capital			Statutory revaluation of					
		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							4,015		880	4,895		4,895
Total comprehensive income for the year									-	-	-	-
Profit/(loss) for the year	-	-	-	-	-	-	-	-	16,605	16,605	22	16,627
Other comprehensive income (net of tax)	-	-	-	1,299	-	-	(4,602)	-	12	(3,292)	(5)	(3,297)
Total comprehensive income for the year	14,669	1,417	54,492	43,302	547	(157)	14,047	42,736	256,311	427,364	1,659	429,023
Transaction with equity holders, recognised directly in equity												
Transfers to reserves during the period	-	1,578	-	-	-	-	-	-	(1,578)	-	-	-
Trasferred from surplus on revaluation of assets - net of tax	-	-	-	-	-	-	-	(22)	22	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-	-	(6,234)	(6,234)	-	(6,234)
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	-	-	-	-	-	-	-	-	-	-	-	-
Net realised gain on equity investments designated at FVOCI - net of tax	-	-	-	-	-	-	(74)	-	74	-	-	-
Acquisition of additional interest in subsidiary									-	-	-	-
Derecognition of joint venture	-	-	-	-	-	-	-	-	-	-	-	-
Minority share of surpuls on revaluation of fixed assets of subsidiaries									-	-	-	-
Total transaction with equity holders	-	1,578	-	-	-	-	(74)	(22)	(7,716)	(6,234)	-	(6,234)
Balance as at 31/03/2025 (Closing Balance)	14,669	2,995	54,492	43,302	547	(157)	13,973	42,714	248,595	421,130	1,659	422,789



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

HBL SRI LANKA  
STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 31 MARCH 2025

In Rupees Millions (LKR)	Bank (Unaudited)		Group (Unaudited)	
	2025 LKR	2024 LKR	2025 PKR	2024 PKR
<b>Cash Flow from Operating Activities</b>				
Profit before tax	167	191	36,640	30,113
(Gain)/Loss on disposal of Property, plant & equipment	-	(0)	(12)	(16)
Share of profit of associates & joint venture	-	-	(1,349)	(896)
Depreciation & Amortisation	8	7	4,801	4,410
Provision for gratuity	5	4	-	-
Interest on Lease Creditor	1	0	-	-
Net gain/ (Loss) from trading	-	-	-	-
Net gain/ (Loss) from trading	-	-	-	-
Impairment charge for Loans & advances	-	-	5,455	3,401
(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	-	-	(2,522)	459
Gratuity payments made	(1)	(6)	-	-
Interest Paid on Lease Liabilities	-	-	-	-
Other non cash items	(26)	2	-	-
Dividend income	-	-	(1,384)	(1,007)
Mark-up / return / profit / interest expensed on subordinated debt	-	-	648	1,089
Mark-up / return / profit / interest expensed on lease liability against right-of-use assets	-	-	1,014	957
Gain on derecognition of joint venture	-	-	-	-
Unrealised gain on securities designated at fair value through profit and loss (FVTPL)	-	-	553	126
Gain realised on closure / sale of the Bank's branches	-	-	-	-
Workers Welfare Fund	-	-	697	588
<b>Operating Profit before changes in Operating Assets &amp; Liabilities</b>	<b>154</b>	<b>199</b>	<b>44,541</b>	<b>39,224</b>
<b>(Increase)/Decrease in Operating Assets and Liabilities</b>				
(Increase)/Decrease in Operating Assets	2,828	(3,805)	454,007	69,218
(Increase)/Decrease in Operating Liabilities	(2,753)	1,420	(133,983)	(74,992)
<b>Net Cash from Operating Activities before Income Tax</b>	<b>75</b>	<b>(2,385)</b>	<b>320,024</b>	<b>(5,774)</b>
Income Tax (Paid) / Refunds	(61)	(90)	(21,002)	(16,373)
<b>Net Cash from Operating Activities</b>	<b>168</b>	<b>(2,277)</b>	<b>343,562</b>	<b>17,077</b>
<b>Cash Flow from Investing Activities</b>				
Dividends Received	-	-	1,021	691
Purchase of Property & Equipment	(1)	(3)	(6,784)	(4,380)
Proceeds form Sale of Property Plant & Equipment	-	0	17	32
Net cash flows from purchase of financial investments	-	-	-	-
Net investment in securities carried at FVOCI & Amortised Cost	-	-	(311,613)	(42,603)
Effect of translation of net investment in foreign branches, subsidiaries & associates	-	-	1,299	125
Net investment in associates	-	-	(540)	(3,932)
<b>Net Cash from Investing Activities</b>	<b>(1)</b>	<b>(3)</b>	<b>(316,601)</b>	<b>(50,067)</b>
<b>Cash Flow from Financing Activities</b>				
Proceed from issuance of subordinated loans	-	-	-	675
Exchahnge adjustment on translation of non-controlling interest in subsidiarry	-	-	-	-
Issuance/ (Repayment) of surbordinated loan	-	-	(649)	(1,087)
Payment of Lease Liability against right of use	-	-	(1,930)	(804)
Dividend paid / Profit Repatriation	(971)	-	-	(4)
	<b>(971)</b>	<b>-</b>	<b>(2,579)</b>	<b>(1,220)</b>
Net Increase/(Decrease) in Cash and Cash Equivalents	(804)	(2,280)	24,382	(34,210)
<b>Non - Cash Adjustments</b>				
Exchange difference on translation of foreign currency reserves	1	(3)	2,464	2,943
Cash and Cash Equivalents at Beginning of the year	2,264	2,651	509,056	601,189
<b>Gross Cash and Cash Equivalents at end of the period</b>	<b>1,460</b>	<b>368</b>	<b>535,902</b>	<b>569,922</b>
Less: Impairment on Cash and Cash Equivalents	-	(0)	-	-
<b>Net Cash and Cash Equivalents at end of the period</b>	<b>1,460</b>	<b>368</b>	<b>535,902</b>	<b>569,922</b>



HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

HBL SRI LANKA  
AS AT 31 MARCH 2025

Loan & Receivables to Other Customers

In Rupees Millions (LKR)	Bank LKR Mn		Group PKR Mn	
	31/03/2025	31/12/2024	31/03/2025	31/12/2024
<b>Product-wise gross loans &amp; advances</b>				
<b>By Product- Domestic Currency</b>				
Overdraft	962	859	395,128	578,026
Term loans	801	905	235,914	514,503
Lease rentals receivable	-	-	2,322	2,126
Credit cards	-	-	43,191	42,028
Staff Loan	92	106	44,437	42,844
Other Loan	416	412	909,449	956,902
<b>Sub total</b>	<b>2,271</b>	<b>2,282</b>	<b>1,630,442</b>	<b>2,136,429</b>
<b>By Product- Foreign Currency</b>				
Overdraft	1,418	1,566	109,080	127,933
Term loans	134	94	213,480	209,643
Bills of exchange	-	-	26,674	22,468
Other Loans	379	473	105,336	76,448
<b>Sub total</b>	<b>1,931</b>	<b>2,133</b>	<b>454,570</b>	<b>436,492</b>
<b>Total</b>	<b>4,202</b>	<b>4,415</b>	<b>2,085,012</b>	<b>2,572,921</b>
<b>Product - wise commitments &amp; contingencies</b>				
<b>By Product- Domestic Currency</b>				
Guarantees	1,282	1,307	344,616	321,598
Bonds	-	-	-	-
Undrawn Credit Lines	2,179	1,466	20,118	21,648
Acceptances	-	-	49,329	52,693
Letter of Credit	-	-	297,495	297,183
Forwards exchange contracts and derivatives	-	-	480,580	392,526
Commitments for acquisition of fixed and intangible assets	-	-	12,590	12,607
<b>Sub total</b>	<b>3,461</b>	<b>2,773</b>	<b>1,204,727</b>	<b>1,098,256</b>
<b>By product - Foreign Currency</b>				
Guarantees	2,338	2,257	31,600	31,865
Undrawn Credit Lines	621	741	10,803	11,327
Acceptances	25	37	23,420	26,901
Letter of Credit	1,155	261	25,348	28,997
Forwards exchange contracts and derivatives	815	951	298,237	282,193
Operating lease	-	-	-	-
Commitments for acquisition of fixed and intangible assets	-	-	25	33
<b>Sub total</b>	<b>4,954</b>	<b>4,246</b>	<b>389,432</b>	<b>381,317</b>
<b>Total</b>	<b>8,415</b>	<b>7,019</b>	<b>1,594,159</b>	<b>1,479,572</b>
<b>Stage-wise impairment on Loans &amp; Advances, commitments &amp; Contingencies</b>				
<b>Gross loans and advances, commitments and contingencies</b>				
Less : Accumulated impairment under stage 1	233	233	11,968	13,304
Accumulated impairment under stage 2	0	0	14,131	13,634
Accumulated impairment under stage 3	221	222	97,911	94,850
Collective Impairment	-	-	12,388	11,369
Individual Impairment	-	-	-	4,329
<b>Net value of loans and advances, commitments and contingencies</b>	<b>454</b>	<b>455</b>	<b>136,398</b>	<b>137,486</b>





HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

**HBL SRI LANKA**  
**AS AT 31 MARCH 2025**

**Movement of impairment during the period**

**Under Stage 1**

Opening Balance	233	119	13,908	13,256
Charge/ (write back) to income statement	(0)	114	(1,566)	1,606
Write-off during the year	-	-	-	-
Other movements	(0)	(0)	(374)	(1,558)
Closing Balance	233	233	11,968	13,304

**Under Stage 2**

Opening Balance	0	44	13,742	18,392
Charge/ (write back) to income statement	0	(44)	690	(1,965)
Write-off during the year	-	-	-	-
Other movements	-	-	(301)	(2,793)
Closing Balance	0	0	14,131	13,634

**Under Stage 3**

Opening Balance	222	240	99,221	84,920
Charge/ (write back) to income statement	(5)	(5)	4,915	17,274
Write-off during the year	-	-	(6,757)	(11,740)
Other movements	5	(13)	532	4,396
Closing Balance as at	221	222	97,911	94,850

**Total Impairment**

	454	455	136,398	137,486
	-	-		

**Due to Other Customers- By Product**

In Rupees Millions (LKR)	Bank LKR Mn		Group PKR Mn	
	31/03/2025	31/12/2024	31/03/2025	31/12/2024
<b>By product- Domestic Currency</b>				
Demand deposits (Current accounts)	919	1,246	1,392,724	1,274,903
Savings deposits	1,336	1,184	1,830,686	1,846,238
Fixed deposits	4,749	5,251	374,979	390,209
Call Deposits	0	0	-	-
Margin Balances	46	15	-	-
<b>Sub total</b>	<b>7,050</b>	<b>7,696</b>	<b>3,598,389</b>	<b>3,511,350</b>
<b>By product- Foreign Currency</b>				
Demand deposits (Current accounts)	382	400	281,491	290,744
Savings deposits	1,638	1,982	133,716	142,035
Fixed deposits	2,084	2,071	436,036	426,243
Call Deposits	-	-	-	-
Margin Balances	243	236	-	-
<b>Sub total</b>	<b>4,347</b>	<b>4,688</b>	<b>851,243</b>	<b>859,021</b>
<b>Total</b>	<b>11,397</b>	<b>12,385</b>	<b>4,449,632</b>	<b>4,370,371</b>

HBL SRI LANKA

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS  
AS AT 31 MARCH 2025
HABIB BANK  
හබිබ් බැංකුව  
ஹபீப் வங்கி

a. Bank-2025				
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	1,460	-	-	1,460
Balances with central banks	18	-	-	18
Placement with banks	2,096	-	-	2,096
Derivative financial instruments	-	21	-	21
Loans and Advances	3,748	-	-	3,748
Debt Instruments & Investments	3,910	-	7,560	11,470
Equity Instruments	-	-	36	36
<b>Total financial assets</b>	<b>11,232</b>	<b>-</b>	<b>7,595</b>	<b>18,848</b>
0				
In Rupees Millions (LKR)	AC	0	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	1	-	-	1
Derivative financial instruments	-	-	-	-
Due to other customers	11,397	-	-	11,397
Other borrowings	18	-	-	18
<b>Total financial liabilities</b>	<b>11,416</b>	<b>-</b>	<b>-</b>	<b>11,416</b>
<b>b. Bank-2024</b>				
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
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
<b>Total financial assets</b>	<b>12,562</b>	<b>-</b>	<b>9,919</b>	<b>22,481</b>
In Rupees Millions (LKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	1	-	-	1
Derivative financial instruments	-	4	-	4
Due to other customers	12,385	-	-	12,385
Other borrowings	1,888	-	-	1,888
<b>Total financial liabilities</b>	<b>14,274</b>	<b>4</b>	<b>-</b>	<b>14,279</b>

c. Group-2025				
In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	267,779			267,779
Balances with central banks	220,748			220,748
Placement with banks	158,030			158,030
Derivative financial instruments		3,566		3,566
Loans and Advances	1,948,627	-	-	1,948,627
Debt Instruments & Investments	460,143	143,891	2,230,424	2,834,457
Equity Instruments		-	-	-
<b>Total financial assets</b>	<b>3,055,327</b>	<b>147,457</b>	<b>2,230,424</b>	<b>5,433,208</b>

In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	-	-	-	-
Due to other customers	4,449,632	-	-	4,449,632
Other borrowings	655,445	-	-	655,445
<b>Total financial liabilities</b>	<b>5,105,076</b>	<b>-</b>	<b>-</b>	<b>5,105,076</b>

d. Group-2024				
In Rupees Millions (PKR)	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
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	150,502	1,921,539	2,528,200
Equity Instruments		-	-	-
<b>Total financial assets</b>	<b>3,487,408</b>	<b>154,496</b>	<b>1,921,539</b>	<b>5,563,443</b>

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

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