HABIB BANK សពីកា ការចងា្ខា

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FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023 ஹபீப் வங்கி

STATEMENT OF FINANCIAL POSITI As at 31 march 2023	ON	BAN	BANK BANK (AUDITED) LKR LKR			GROUF	P (AUDI) PKR	DITED)	
In Rupees Thousand			_	31/12/2022		31/12/2022		31/12/2021	
Assets	s		450	2 700 F	00	177 041 0	70	204 550 002	
Cash and cash equivalents Balances with central banks			,453 ,776	2,706,590 110,918		177,041,873 118,973,513		264,559,692 176,692,554	
Placements with banks		3,943		2,121,872		296,106,30		158,180,507	
Derivative financial instruments			,436	12,083		3,639,5		8,951,592	
inancial assets at amortised cost - Investments		2,548 3,972		3,168,145		380,979,487 1,782,497,923		337,642,414 1,507,047,097	
	Financial assets at amortised cost · Loans & Advances Financial assets measured at fair value through other comprehensive income		,450 ,667	5,070,000 4,154,908		1,527,789,658		1,576,225,204	
Financial assets measured at fair value through other comprehensive income Income Tax Receivable				-		•			
Investments in associates and joint ventures		204	,307	295 690		40,031,897 113,871,657		35,088,360 98,676,342	
Property, plant and equipment Goodwill and Intangible assets		204	,307	285,680		18,422,200		12,630,475	
oodwill and Intangible assets OU Asset		20	,217	23,682				12,000,110	
eferred tax assets						5,797,045			
her assets tal assets		282 17,797	,843 748	188,116 17,841,994		173,654,999 4,638,806,111		141,773,908 4,317,468,145	
Liabilities		,.e.	,,	17,841,994		1,000,000,1		,	
Due to banks		165	,418	6,9	88		·		
Derivative financial instruments Due to other customers		9.687	826	10.234.860		3,469,342,2	52 3	381,998,398	
Borrowing		3,007		10,234,860		583,771,3		436,258,005	
Current tax liabilities			,417	245,9		13,362,20	66	7,690,809	
Deferred tax liabilities			,830	21,8		C COO 20		5,082,602	
Employee benefit liabilities Subordinated Ioan		43	,562	41,3		6,689,29 18,874,00		8,424,335 12,374,000	
Other liabilities			,277	145,8		261,745,08	38	181,954,194	
Total liabilities		10,497	,331			4,353,784,29	97 4,	033,782,343	
Equity Stated capital/Assigned capital		4.938	,390	4,938,3	90	14,668,52	25	14,668,525	
Statutory reserve fund		115	115,929		29	45,653,90	00	42,159,040	
Retained earnings Other reserves		1,969	,768 ,329	1,851,9 238,8		178,467,63		158,441,418	
Uther reserves Total shareholders' equity		7,300		7,145,1		43,352,80		64,375,850 279,644,833	
Non Controlling Interest				7,143,113		2,878,94	49	4,040,969	
Total equity Total equity and liabilities		7,300		7,145,1		285,021,81		283,685,802	
Contingent liabilities and commitments		6,478		7,634,7		4,638,806,1 1,205,402,4		317,468,145 380,523,022	
ř.									
Memorandum Information			62		61	21.6	22	21 702	
Number of Employees Number of Branches			62 4		61 4	21,63 1,74		21,703 1,685	
STATEMENT OF CHANG	ES IN EQUI	TY FOR TI	HE PER	IOD EN	IDED :	31 MAI	RCH 20	23	
				Reser		Dec 1		4 7	
BANK (Audited)		Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total equity	
Balance as at 01/01/2023 (Opening balance)			4,938,390		199,090		39,784	7,145,113	
Total comprehensive income for the year Profit/(loss) for the year			1			117.849			
Other comprehensive income (net of tax)		1.	I	1 1					
				·		117,049	37,455	117,849 37,455	
Total comprehensive income for the year					-			37,455	
Total comprehensive income for the year						117,849	37,455 37,455		
Total comprehensive income for the year Transaction with equity holders, recognised directly Share issue/increase of assigned capital	in equity			· ·				37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised	in equity	· · ·		· ·				37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital	in equity							37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period	in equity							37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office	in equity				- - - - - - - - - - - - - - - - - - -			37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year	in equity			-				37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office	in equity		4,938,390	- - - - - - - - - - - - - - - - - - -		117,849		37,455	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance)		Y FOR TH				117,849	37,455	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders			E PERIO			117,849	37,455	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES	S IN EQUIT	gned Reserve				117,849	37,455 77,239 VIBER 2	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited)	S IN EQUIT	gned Reserve jital fund	PERI(serves Revaluation reserve	DD END Retained earnings	ED 31 Other reserves	117,849 117,849 1,969,768 DECE	37,455 37,455 77,239 VIBER 2 Non controlling interest	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES	S IN EQUIT	gned Reserve	PERI(serves Revaluation reserve	DD END	ED 31	117,849 117,849 1,969,768 DECE	37,455 37,455 77,239 VIBER 2 Non controlling interest	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year	S IN EQUIT	gned Reserve jital fund	PERI(serves Revaluation reserve	DDEND Retained earnings 158,441,418	ED 31 Other reserves	117,849 117,849 1,969,768 DECEI Total 279,644,833	37,455 77,239 VIBER 2 Non controlling interest 4,040,969	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year	S IN EQUIT	gned Reserve jital fund	E PERIC serves Revaluation reserve 27,608,578	Retained earnings 158,441,418	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087	37,455 37,455 77,239 77,239 VIBER 2 4,040,969 328,243	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year	Share Assi capital cap 14,668,525	Read gned Reserve ital 42,159,040	PERIC serves Revaluation reserve 27,608,578 (45,251)	DD END Retained earnings 158,441,418 34,070,087 98,490	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980)	37,455 37,455 77,239 VIBER 2 4,040,969 328,243 (36,946)	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year	S IN EQUIT	gned Reserve jital fund	PERIC serves Revaluation reserve 27,608,578 (45,251)	DD END Retained earnings 158,441,418 34,070,087 98,490	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087	37,455 37,455 77,239 VIBER 2 4,040,969 328,243 (36,946)	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year	Share Assi capital cap 14,668,525	Reserve gined Reserve ital fund 42,159,040 42,159,040 42,159,040	PERIC serves 27,608,578 (45,251) 27,563,327	Retained earnings 158,441,418 . <	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980)	37,455 37,455 77,239 VIBER 2 4,040,969 328,243 (36,946)	37,455 155,304	
Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transfers to reserves during the period	Share Assi capital cap 14,668,525	Read gned Reserve ital 42,159,040	PERIC serves Revaluation reserve 27,608,578 (45,251) 27,563,327	Retained earnings 158,441,418 	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980) 292,272,940	37,455 37,455 77,239 VIBER 2 4,040,969 328,243 (36,946) 4,332,266	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(loss) for the year Other comprehensive income for the year 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 Dividend to equity holders	Share Assi capital cap 14,668,525	Reserve gined Reserve ital fund 42,159,040 42,159,040 42,159,040	PERIC serves 27,608,578 (45,251) 27,563,327	Retained earnings 158,441,418 . <	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980)	37,455 37,455 77,239 VIBER 2 Non controlling interest 4,040,969 328,243 (36,946) 4,332,266 (991)	37,455 155,304	
Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(Joss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transfers to reserves during the period Trasfers to reserves during the period Trasfersed from surplus on revaluation of assets - net of tax Dividend to equity holders	Share Assi capital cap 14,668,525	Reserve gined Reserve ital fund 42,159,040 42,159,040 42,159,040	PERIC serves Revaluation reserve 27,608,578 (45,251) 27,563,327	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980) 292,272,940	37,455 37,455 77,239 VIBER 2 Non controlling interest 4,040,969 328,243 (36,946) 4,332,266 (991)	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(loss) for the year Other comprehensive income for the year 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 Dividend to equity holders	Share Assi capital cap 14,668,525	Reserve gined Reserve ital fund 42,159,040 42,159,040 42,159,040	PERIC serves Revaluation reserve 27,608,578 (45,251) 27,563,327	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970	Other reserves 36,767,272	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980) 292,272,940	37,455 37,455 77,239 VIBER 2 Non controlling interest 4,040,969 328,243 (36,946) 4,332,266 (991)	37,455 155,304	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(loss) for the year Other 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 Dividend to equity holders Exchange gain realised on partial repatriation of branch capital - net of tax	Share Assi capital cap 14,668,525	Reserve gined Reserve ital fund 42,159,040 42,159,040 42,159,040	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979)	DD END Retained earnings 158,441,418	DED 31 Other reserves 36,767,272 (21,495,219 15,272,053	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 991 (11,001,394)	37,455 77,239 73,237 74,5577 74,5577 74,5577 74,55777 74,557777 74,557777777777	37,455 155,304 7,300,417 2022 Total equity 283,685,802 34,398,330 (21,478,926) 296,605,206 (11,001,394)	
Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(Joss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transfers to reserves during the period Trasfers to reserves during the period Trasfersed from surplus on revaluation of assets - net of tax Dividend to equity holders Exchange gain realised on capital repatriation of branch capital - net of fax Acquisition of additional interest in subsidiary	Share Assi capital cap 14,668,525	Reserve fund 42,159,040 42,159,040 3,494,860	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928	DED 31 Other reserves 36,767,272 (21,495,219 15,272,053 585,674	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 991 (11,001,394) 870,328	37,455 77,239 77	37,455 155,304 	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit(loss) for the year Other 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 Dividend to equity holders Exchange gain realised on partial repatriation of branch capital - net of tax	Share Assi capital cap 14,668,525	Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356)	DED 31 Other reserves 36,767,272 (21,495,219 15,272,052 585,674 585,674	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 991 (11,001,394)	37,455 77,239 77,239 VIBER 4,040,969 328,243 (36,946) 4,332,266 (991) (1,452,326) (1,453,317)	37,455 155,304 7,300,417 2022 Total equity 283,685,802 34,398,330 (21,478,926) 296,605,206 (11,001,394)	
Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit calitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other 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 Dividend to equity holders Exchange gain realised on capital reduction in subsidiary under Iguidation - net of tax Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Total transaction with equity holders Balance as at 31/12/2022(Closing Balance)	Share Assi capital cap 14,668,525 14,668,525	gened bital Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860 45,653,900	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726 (68,253) 27,495,074	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356) 178,467,639	Characterization Characterization Characterization Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construc	117,849 117,849 1,969,768 DECEI 701 279,644,833 34,070,087 (21,441,980) 292,272,940 991 (11,001,394) 870,328 (10,130,075) 282,142,865	37,455 77,239 77,239 77,239 77,239 77,239 77,239 77,239 77,239 77,239 77,239 7,239 7,455 328,243 (36,946) 4,332,266 (991) (1,452,326) (1,452,326) (1,453,317) 2,878,949	37,455 155,304 	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transfers to reserves during the period Transfers to reserves during the period Trasferred from surplus on revaluation of assets - net of tax Exchange gain realised on capital repatriation of branch capital - net of fax Acquisition of additional interest in subsidiary Total remaction with equity holders Exchange gain realised on partial repatriation of branch capital - net of fax	Share Assi capital cap 14,668,525 14,668,525	gened bital Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860 45,653,900	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726 (68,253) 27,495,074	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356) 178,467,639	Characterization Characterization Characterization Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construc	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 (11,001,394) (11,001,394) 870,328 (10,130,075) 282,142,865 AT 31 I	37,455 77,239 77,239 77,239 77,239 77,239 77,239 4,040,969 328,243 (36,946) 4,332,266 4,332,266 (991) (1,452,326)	37,455 155,304 	
Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit calitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transfers to reserves during the period Trasferse for searces during the period Trasferred from surplus on revaluation of assets - net of tax Dividend to equity holders Exchange gain realised on capital reduction in subsidiary under liquidation - net of tax Acquisition of additional interest in subsidiary Total transaction with equity holders Balance as at 31/12/2022(Closing Balance)	Share Assi capital cap 14,668,525 14,668,525	gened bital Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860 45,653,900	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726 (68,253) 27,495,074	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356) 178,467,639	Characterization Characterization Characterization Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construc	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 (11,001,394) (11,001,394) 870,328 (10,130,075) 282,142,865 AT 31 I	37,455 77,239 VIBER 2 4,040,969 328,243 (36,946) 4,332,266 (991) (1,452,326) (1,453,317) 2,878,949 VIARCH 3ank LKR	37,455 155,304 	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transfers to reserves during the period Transfers to reserves during the period Trasferred from surplus on revaluation of assets - net of tax Dividend to equity holders Exchange gain realised on capital reduction in subsidiary under Injudiation - net of tax Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Total transaction with equity holders Balance as at 31/12/2022(Closing Balance)	Share Assi capital cap 14,668,525 14,668,525	gened bital Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860 45,653,900	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726 (68,253) 27,495,074	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356) 178,467,639	Characterization Characterization Characterization Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construc	117,849 117,849 1,969,768 DECEI 279,644,833 34,070,087 (21,441,980) 292,272,940 (11,001,394) 991 (11,001,394) 870,328 (10,130,075) 282,142,865 AT 31 I E 31/03/2023	37,455 77,239 VIBER 2 4,040,969 328,243 (36,946) 4,332,266 (991) (1,452,326) (1,453,317) 2,878,949 VIARCH 3ank - LKR 3	37,455 155,304 7,300,417 2022 Total equity 283,685,802 34,398,330 (21,478,926) 296,605,206 (11,001,394) (11,001,394) (11,583,392) 285,021,814 2023 1/12/2022 Audited)	
Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES Balance as at 31/03/2023 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit (Joss) for the year Other comprehensive income for the year Profit(Joss) for the year Other 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 Dividend to equity holders Exchange gain realised on capital reduction in subsidiary under liguidation - net of tax Exchange gain realised on partial repatriation of branch capital - net of ta Acquisition of additional interest in subsidiary Total transaction with equity holders Balance as at 31/12/2022(Closing Balance) SELECTED PERFORMANCE INDE Item	Share Assi capital cap 14,668,525 14,668,525	gened bital Reserve fund 42,159,040 42,159,040 3,494,860 3,494,860 3,494,860 45,653,900	PERIC serves 27,608,578 (45,251) 27,563,327 (71,979) 3,726 (68,253) 27,495,074	Retained earnings 158,441,418 34,070,087 98,490 192,609,995 (3,494,860) 72,970 (11,001,394) 280,928 (14,142,356) 178,467,639	Characterization Characterization Characterization Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construction Construc	117,849 117,849 1,969,768 DECE 279,644,833 34,070,087 (21,441,980) 292,272,940 (11,001,394) 991 (11,001,394) 870,328 (10,130,075) 282,142,865 870,328 (10,130,075) 282,142,865 31/03/2023 (Unaudited)	37,455 77,239 77,239 77,239 77,239 77,239 77,239 77,239 328,243 (36,946) 4,332,266 (36,946) 4,332,266 (991) (1,452,326) (1,453,317) 2,878,949 7,2778,949	37,455 155,304 155,304 7,300,417 2022 Total equity 283,685,802 283,685,802 (21,478,926) 296,605,206 (11,001,394) (11,001,394) 	

INCOME STATEMENT	BANK		GROUP (AUDITED)			
FOR THE PERIOD ENDED 31 MARCH 2023	LKR		PKR			
In Rupees Thousand	31/03/2023	31/03/2022	31/12/2022	31/12/2021		
Interest income	620,515	256,444	436,101,037	262,253,962		
Interest expenses Net interest income	160,980 459,535	<u>54,704</u> 201,740	270,538,340 165,562,697	130,834,913 131,419,049		
Fee and commission income	24,586	9,330	31,510,143	25,433,355		
Fee and commission expense Net fee and commission income	309 24,277	340 8,990	31,510,143	25,433,355		
Net gain/ (Loss) from trading	24,217	-	866,175	1,024,384		
Net fair value gain/ (Loss) from financial instruments Net gain/(loss) on derecognition of financial assets		· ·				
Other Operating Income (net)	59,506	227,991	14,355,419	9,853,621		
Total operating income	59,506	227,991	15,221,594	10,878,005		
Impairment for loans and other losses Net operating income	(70,641) 472,677	(2,015) 436,706	8,481,761 203,812,673	8,087,105 159,643,304		
Personnel expenses	91,476	59,969	51,242,703	41,580,457		
Depreciation and amortisation Other expenses	6,130 42,222	5,795 37,116	11,760,648 63,779,384	10,353,966 45,680,970		
Operating profit/(loss) before value added tax (VAT)	332,849	333,826	77,029,938	62,027,911		
Value added tax (VAT) on financial services Nation Building tax (NBT) on financial services	98,000	39,900	-	-		
Profit/(loss) before tax	234,849	293,926	77,029,938	62,027,911		
Tax expenses Profit/(loss) for the period	117,000 117,849	43,000 250,926	42,631,608 34,398,330	26,521,038 35,506,873		
Profit attributable to:						
Owners of the parent Non-controlling interests	117,849	250,926	34,070,087 328,243	35,021,853 485.020		
Earnings per share on profit	·		328,243	400,020		
Basic earnings per ordinary share Diluted earnings per ordinary share			23.23 23.23	23.88 23.88		
	·			23.00		
STATEMENT OF COMPREHENSIVE	INCOME FOR THE P Ban		2023 GROUP (AUI			
	LKR		PKR	DITED)		
In Rupees Thousand	31/03/2023	31.03.2022	31/12/2022	31/12/2021		
Profit/(loss) for the period	117,849	250,926	34,398,330	35,506,873		
Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans			79,834	207,054		
Gains and losses (arising from translating the financial statements of foreign operation)			2,302,352	5,550,804		
Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital	(4,877)	13,419	•			
Income tax on Other comprehensive Income						
Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments	42,332	(23,667)	(48,332)	132,680		
Deficit on revaluation of fixed assets	42,332	(23,007)	(23,812,780)	(10,857,466)		
Other comprehensive income for the period, net of taxes	37,455	(10,248)	(21,478,926)	(4,966,928)		
Total comprehensive income for the period	155,304	240,678	12,919,404	30,539,945		
Attributable to:	155 004	0.0.070	10 000 107	00.004.000		
Owners of the parent Non-Controlling interests	155,304	240,678	12,628,107 291,297	30,031,002 508,943		
STATEMENT OF CASH FLOWS		• •				
FOR THE PERIOD ENDED 31 MARCH 2023	B	Bank		Audited)		
	31.03.2023	31.03.2023 31.12.2022		31.12.2021		
Item	LKR	LKR	31.12.2022 PKR	PKR		
Cash Flow from Operating Activities						
Profit before tax (Gain)/Loss on disposal of Property, plant & equipment	234,849	1,003,346 (1,350)	77,029,938 (42,024)	62,027,911 (95,639)		
Share of profit of associates & joint venture			(3,028,453)	(2,585,595)		
Depreciation & Amortisation Provision for gratuity	6,130 2,250		13,612,998	11,415,001		
Interest on Lease Creditor	365	1,842				
Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable	70,641	111,250	5,943,661	7,645,044		
Increase/ (Decrease) in interest payable						
Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments		1 :	(622,951)	1,663,398		
Gratuity payments made	(0)	(6,850)				
Other non cash items Dividend income	9,647	(34,787) (2,293)	5,037,045 (1,508,643)	4,490,500 (913,769)		
Exchange loss on sub-ordinated loan/goodwill-net			(429,394)	(491,239)		
Reversal against dimunution in the value of investments Workers Welfare Fund		1	3,851,708 1,498,693	(1,258,723) 1,273,226		
Operating Profit before changes in Operating Assets & Liabilities	323,883	1,103,612	101,342,578	83,170,115		
(Increase)/Decrease in Operating Assets and Liabilities	1					
(Increase)/Decrease in Operating Assets	(2,030,087)	(1,987,638)	(330,799,956)	(462,055,167)		
(Increase)/Decrease in Operating Liabilities Net Cash from Operating Activities before Income Tax	(178,220) (2,208,307)	3,379,370 1,391,732	310,659,232 (20,140,724)	457,546,605 (4,508,562)		
Income Tax (Paid) / Refunds Net Cash from Operating Activities	(134,296) (2,018,720)	(221,136) 2,274,208	(32,102,961) 49,098,893	(26,199,570) 52,461,983		
	,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_,,				
Cash Flow from Investing Activities Dividends Received		2,293	1,689,973	743,582		
Purchase of Property & Equipment	(1,293)	(15,213)	(27,108,397)	(16,573,306)		
Proceeds form Sale of Property Plant & Equipment Net cash flows from purchase of financial investments		1,350	65,071 (182,610,109)	344,881 59,674,749		
Net cash flows on business combination				,		

2,258,212

(2,819,460) (208,524,710)

(11,571)

(1,293)

5,465,689

(857,866) 48,797,729

Core Capital (Ter T Capital), NS. 000	4,193,879	6.016.977	Cash Flow from Financing Activities					
Total Capital Base, Rs. '000	4,153,075	0,010,977	Proceed from issuance of subordinated loans	I .I				
Regulatory Capital Ratios	40.01%	54.13%	Excannge adjustment on translation of non-controlling interest in subsidiarry	I .I		44,140	85,115	
Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%)	48.01%		Issuance/ (Repayment) of surbordinated Ioan	1		6,500,000	(9,982,000)	
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	48.01%	54.13%	Payment of Lease Liability against right of use	1 1	(15,331)	(6,786,722)	(6,631,300)	
Total Capital Ratio (%), (Minimum Requirement - 12.5%)	50.50%	55.42%		· · · ·	(10,001)			
Leverage Ratio , (Minimum Requirement - 3%)	23%	30%	Dividend paid	· · · ·	(15,331)	(8,493,514)	(10,855,155)	
Regulatory Liquidity				·	(15,331)	(8,736,096)	(27,383,340)	
Statutory Liquid Assets, Rs.'000								
Domestic Banking unit	11,085,689	9,615,021		(0.000.014)	0.047.007	(100 101 010)	70.070.071	
Off-Shore Banking Unit - USD	5,497	5,490	Net Increase/(Decrease) in Cash and Cash Equivalents	(2,020,014)	2,247,307	(168,161,913)	73,876,371	
Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%)			Exchange difference on translation of foreign currency reserves	4,877	22,147	22,943,867	9,212,126	
Domestic Banking unit	175%	170%	Cash and Cash Equivalents at Beginning of the year	2,706,590	437,136	482,746,454	422,601,823	
Off-Shore Banking Unit	64%	44%	Cash and Cash Equivalents at end of the period	691,453	2,706,590	337,528,408	505,690,321	
Total Stock of High Quality Liquidity Assets , Rs. 000	8,141,991	7,942,976						
Liquidity Covereage Ratio (%), (Minimum Requirement - 100%)			We, the undersigned, being the Regional General Manager Sri Lanka & Maldives and the	e Head of Finance of Habib B	ank Limited certify jointly	that :-		
Rupee (%)	1786%	597%						
All Currency (%)	860%	767%						
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	205%	190%	(b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited					
Assets Quality (Quality of Loan Portfolio)			(c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak.	Rs 226 7029 as at 31 Decer	mher 2022)			
Gross Non - Performing Advances Ratio (%) (net of interest in suspense)	5.89%	4.64%		. 110. 220.7020 05 01 01 0000				
Non - Performing Advances (%) (net of interest in suspense and provision)	0.00%	0.00%						
Profitability								
Interest Margin (%)	11.05%	7.77%	Wajid Ali Shah		Fathima Zahara Mo	ohamed		
Return on Assets (before Tax) (%)	5.65%	6.30%	RGM Sri Lanka / Maldives		Head of Finance			
	6.62%	8.81%	26 May 2023		26 May 2023			
Return on Equity (%)	0102,0	0.01,0			-			

Net investment in associates Net Cash from Investing Activities

Effect of translation of net investment in foreign branches, subsidiaries & associates