

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025	BANK (AUDITED)		GROUP (AUDITED)	
	LKR		PKR	
In Rupees Millions	31/12/2025	31/12/2024	31/12/2025	31/12/2024
Interest income	1,583	1,946	681,265	813,192
Interest expenses	570	656	405,764	567,570
Net interest income	1,013	1,289	275,501	245,622
Net fee and commission income	64	82	46,875	49,523
Net Other Operating Income	111	124	38,731	46,989
Total operating income	1,187	1,495	361,107	342,134
Impairment Charges	(91)	78	9,123	26,604
Personnel expenses	324	311	77,723	72,001
Other expenses	215	220	126,170	123,195
Share of profits of associates and joint venture	-	-	-	-
Operating profit/(loss) before Taxes	740	885	148,091	120,334
Income Tax and Other Taxes	384	503	81,327	62,530
Profit/(loss) for the period	356	381	66,764	57,805
Other Comprehensive income, net of tax	(26)	4	34,353	30,805
Total comprehensive income for the period	330	385	101,117	88,610

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025	BANK (AUDITED)		GROUP (AUDITED)	
	LKR		PKR	
In Rupees Millions	31/12/2025	31/12/2024	31/12/2025	31/12/2024
Assets				
Cash and cash equivalents	2,240	2,264	263,416	240,845
Balances with central banks	91	161	301,340	219,350
Placements with banks	1,818	1,384	301,758	135,619
Derivative financial instruments	5	-	3,987	3,995
Financial Assets recognized through profit or loss - Investments	-	-	205,442	150,502
Financial assets at amortised cost - Investments	978	4,792	568,280	414,021
Financial assets at amortised cost - Loans & Advances	4,330	3,960	2,076,777	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	9,055	9,919	3,357,813	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	54,711	42,139
Property, plant and equipment	398	376	174,755	158,233
ROU Asset	37	27	-	-
Other assets	131	144	399,865	333,436
Total assets	19,084	23,028	7,708,144	6,055,113
Liabilities				
Due to banks	1	1	-	-
Derivative financial instruments	-	4	-	-
Financial Liabilities at amortised cost - Due to depositors	11,017	12,385	5,546,000	4,370,371
Financial Liabilities at amortised cost - Borrowings	-	1,888	1,216,020	826,883
Tax liabilities	152	224	14,468	17,724
Other liabilities & Provision	280	250	443,042	429,337
Total liabilities	11,449	14,752	7,219,530	5,644,315
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	184	166	60,742	54,492
Retained earnings	2,160	2,799	273,411	238,813
Other reserves	352	372	138,123	101,181
Total shareholders' equity	7,635	8,276	486,944	409,156
Non Controlling Interest	-	-	1,671	1,642
Total equity	7,635	8,276	488,615	410,798
Total equity and liabilities	19,084	23,028	7,708,144	6,055,113
Contingent liabilities and commitments	10,854	7,019	1,682,551	1,737,669

(Note: Amount stated are net of impairment and depreciation)

SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA (BASED ON REGULATORY REPORTING)	BANK	
	31/12/2025 (Audited)	31/12/2024 (Audited)
AS AT 31 DECEMBER 2025		
Item		
Regulatory Capital Adequacy	Bank - SLR.	
Common Equity Tier 1 Rs. '000	6,673,196	7,369,086
Core Capital (Tier 1 Capital), Rs. '000	7,352,563	7,996,554
Total Regulatory Capital, Rs. '000	6,915,645	7,692,480
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	65.60%	76.20%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	65.60%	76.20%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	67.98%	79.55%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	29%	28%
Regulatory Liquidity Requirement		
Total Stock of High Quality Liquidity Assets , Rs.'000	10,690,305	13,466,074
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	766%	552%
All Currency (%)	308%	311%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	278%	301%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	4.80%	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 (%)	4.99%	6.04%
Return on Assets (before Tax) (%)	2.86%	3.12%
Return on Equity (%)	4.68%	4.69%
Cost to Income Ratio (%)	45.39%	35.58%
Memorandum Information		
Credit Rating	AA (Ika) (Fitch Ratings)	AA- (Ika) (Fitch Ratings)
Number of Employees	61	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 certify jointly that :-

- The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
- The information contained in these statements have been extracted from the audited financial statements of the bank.
- Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak. Rs. 280.1829 as at 31 December 2025)

Sujeenie Gunasekera
(Sgd.) Country Manager - Sri Lanka
27 February 2026

Fathima Zahara Mohamed
(Sgd.) Head of Finance
27 February 2026

For the detailed Financial Statements, visit our website:
<https://www.hbl.com/srilanka/resources/financial-reports>

