

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2025	BANK LKR		GROUP PKR	
In Rupees Millions	30/06/2025	30/06/2024	30/06/2025	30/06/2024
Interest income	854	979	323,552	408,722
Interest expenses	311	301	185,909	285,988
Net interest income	543	678	137,643	122,734
Net fee and commission income	37	55	22,332	24,160
Net Other Operating Income	39	57	21,941	15,366
Total operating income	619	791	181,916	162,260
Impairment Charges	(7)	(2)	4,631	10,098
Personnel expenses	163	173	37,080	34,055
Other expenses	104	113	64,859	60,259
Share of profits of associates and joint venture	-	-	-	-
Operating profit/(loss) before Taxes	359	506	75,347	57,848
Income Tax and Other Taxes	192	287	40,899	28,791
Profit/(loss) for the period	167	219	34,448	29,057
Other Comprehensive income, net of tax	(3)	(11)	14,534	5,891
Total comprehensive income for the period	164	208	48,982	34,948

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025	BANK LKR		GROUP PKR	
In Rupees Millions	30/06/2025 Unaudited	31/12/2024 Audited	30/06/2025 Unaudited	31/12/2024 Audited
Assets				
Cash and cash equivalents	1,503	2,264	359,132	292,169
Balances with central banks	114	161	319,242	219,350
Placements with banks	2,210	1,384	133,485	84,294
Derivative financial instruments	20	-	4,463	3,995
Financial Assets recognized through profit or loss - Investments	-	-	361,446	150,502
Financial assets at amortised cost - Investments	3,724	4,792	474,780	414,021
Financial assets at amortised cost - Loans & Advances	3,432	3,960	1,972,716	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	7,699	9,919	3,412,996	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	48,241	42,139
Property, plant and equipment	368	376	139,396	130,825
ROU Asset	45	27	27,800	27,408
Other assets	445	144	362,022	333,436
Total assets	19,560	23,028	7,615,720	6,055,113
Liabilities				
Due to banks	1	1	-	-
Derivative financial instruments	-	4	9,922	10,732
Financial Liabilities at amortised cost - Due to depositors	11,271	12,385	5,193,942	4,370,371
Financial Liabilities at amortised cost - Borrowings	235	1,888	1,524,988	826,883
Tax liabilities	221	224	12,218	17,724
Other liabilities & Provision	363	250	424,235	418,605
Total liabilities	12,092	14,752	7,165,305	5,644,315
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	57,634	54,492
Retained earnings	1,994	2,799	258,447	238,813
Other reserves	369	372	117,980	101,181
Total shareholders' equity	7,468	8,276	448,730	409,156
Non Controlling Interest	-	-	1,685	1,642
Total equity	7,468	8,276	450,414	410,798
Total equity and liabilities	19,560	23,028	7,615,720	6,055,113
Contingent liabilities and commitments	8,439	7,019	1,676,484	1,737,669

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

SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA (BASED ON REGULATORY REPORTING)	BANK	
AS AT 30 JUNE 2025 Item	30/06/2025 (Unaudited)	31/12/2024 (Audited)
Regulatory Capital Adequacy	Bank - SLR.	
Common Equity Tier 1 Rs. '000	5,742,032	7,369,087
Core Capital (Tier 1 Capital), Rs. '000	7,025,347	7,996,554
Total Regulatory Capital, Rs. '000	6,065,648	7,692,480
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	63.731%	76.23%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	63.731%	76.23%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	67.323%	79.58%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	27%	28%
Regulatory Liquidity Requirement		
Total Stock of High Quality Liquidity Assets , Rs.'000	11,499,716	13,466,074
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	672%	552%
All Currency (%)	392%	311%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	290%	301%
Assets Quality*		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	5.85%	5.03%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	100.00%	100.00%
Stage 3 Loans (net of Stage 3 impairment) to Total Loans %	0.00%	0.00%
Income & Profitability		
Net Interest Margin (%)	4.93%	6.04%
Return on Assets (before Tax) (%)	2.60%	3.12%
Return on Equity (%)	4.20%	4.69%
Cost to Income Ratio (%)	43.12%	35.58%
Memorandum Information		
Credit Rating	AA (Ika) (Fitch Ratings)	AA- (Ika) (Fitch Ratings)
Number of Employees	62	57
Number of Branches	3	3

* Including Undrawn Portion of Credit

CERTIFICATION :

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

- (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
 (b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.
 (c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak. Rs. 283.6571 as at 30 June 2025)

Sujeenie Gunasekera
Country Manager
26 August 2025

Fathima Zahara Mohamed
Head of Finance
26 August 2025

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

