

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2025

In Rupees Millions	BANK LKR		GROUP PKR	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Interest income	451	481	156,695	198,981
Interest expenses	166	133	87,944	137,777
Net interest income	286	347	68,751	61,204
Net fee and commission income	20	30	11,588	11,892
Net Other Operating Income	19	32	10,026	8,275
Total operating income	325	409	90,365	81,370
Impairment Charges	(5)	(0)	2,743	3,649
Personnel expenses	79	97	18,859	17,014
Other expenses	53	58	32,123	30,594
Share of profits of associates and joint venture	-	-	-	-
Operating profit/(loss) before Taxes	198	255	36,640	30,113
Income Tax and Other Taxes	91	139	20,013	15,070
Profit/(loss) for the period	107	116	16,627	15,044
Other Comprehensive income, net of tax	(8)	4	(3,297)	3,115
Total comprehensive income for the period	99	120	13,330	18,158

SIMPLIFIED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2025

In Rupees Millions	BANK LKR		GROUP PKR	
	31/03/2025 Unaudited	31/12/2024 Audited	31/03/2025 Unaudited	31/12/2024 Audited
Assets				
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
ROU Asset	24	27	26,844	27,408
Other assets	158	144	342,031	333,436
Total assets	19,402	23,028	5,935,293	6,055,113
Liabilities				
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
Tax liabilities	222	224	6,171	17,724
Other liabilities & Provision	361	250	421,630	429,337
Total liabilities	11,999	14,752	5,512,504	5,644,315
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	54,492	54,492
Retained earnings	1,935	2,799	248,595	238,813
Other reserves	364	372	103,374	101,181
Total shareholders' equity	7,403	8,276	421,130	409,156
Non Controlling Interest	-	-	1,659	1,642
Total equity	7,403	8,276	422,789	410,798
Total equity and liabilities	19,402	23,028	5,935,293	6,055,113
Contingent liabilities and commitments	8,415	7,019	2,028,817	1,737,669

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

SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA
(BASED ON REGULATORY REPORTING)

AS AT 31 MARCH 2025 Item	BANK	
	31/03/2025 (Unaudited)	31/12/2024 (Audited)
Regulatory Capital Adequacy	Bank - SLR.	
Common Equity Tier 1 Rs. '000	5,516,990	7,369,087
Core Capital (Tier 1 Capital), Rs. '000	7,025,347	7,996,554
Total Regulatory Capital, Rs. '000	5,840,363	7,692,480
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	63.108%	76.23%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	63.108%	76.23%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	66.807%	79.58%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	26%	28%
Regulatory Liquidity Requirement		
Total Stock of High Quality Liquidity Assets , Rs.'000	11,851,944	13,466,074
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	620%	552%
All Currency (%)	497%	311%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	310%	301%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	5.26%	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 (%)	5.20%	6.04%
Return on Assets (before Tax) (%)	3.04%	3.12%
Return on Equity (%)	5.28%	4.69%
Cost to Income Ratio (%)	40.72%	35.58%
Memorandum Information		
Credit Rating	AA (Ika) (Fitch Ratings)	AA- (Ika) (Fitch Ratings)
Number of Employees	55	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. 280.2868 as at 31 March 2025)

Sujeenie Gunasekera
Country Manager
28 May 2025

Fathima Zahara Mohamed
Head of Finance
28 May 2025

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

