



HABIB BANK
හබිබ බැංකුව
ஹபீப் வங்கி

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2025

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2025	BANK LKR		GROUP PKR	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
In Rupees Millions				
Interest income	1,222	1,454	503,403	627,335
Interest expenses	434	473	296,076	440,160
Net interest income	788	982	207,328	187,175
Net fee and commission income	56	78	34,253	36,578
Net Other Operating Income	86	81	33,282	24,127
Total operating income	930	1,140	274,863	247,881
Impairment Charges	(9)	(4)	7,813	19,032
Personnel expenses	248	249	56,186	51,316
Other expenses	167	168	98,708	91,656
Share of profits of associates and joint venture	-	-	-	-
Operating profit/(loss) before Taxes	524	728	112,156	85,877
Income Tax and Other Taxes	262	387	60,776	42,622
Profit/(loss) for the period	263	341	51,380	43,255
Other Comprehensive income, net of tax	(20)	(49)	17,864	34,792
Total comprehensive income for the period	243	292	69,244	78,047

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025	BANK LKR		GROUP PKR	
	30/09/2025 Unaudited	31/12/2024 Audited	30/09/2025 Unaudited	31/12/2024 Audited
In Rupees Millions				
Assets				
Cash and cash equivalents	2,369	2,264	298,182	292,169
Balances with central banks	60	161	259,243	219,350
Placements with banks	1,385	1,384	135,655	84,294
Derivative financial instruments	1	-	4,342	3,995
Financial Assets recognized through profit or loss - Investments	-	-	221,692	150,502
Financial assets at amortised cost - Investments	938	4,792	478,360	414,021
Financial assets at amortised cost - Loans & Advances	4,381	3,960	1,974,208	2,435,435
Financial assets measured at fair value through other comprehensive income - Investments	10,309	9,919	3,270,678	1,921,539
Investments in Subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	50,598	42,139
Property, plant and equipment	386	376	140,882	130,825
ROU Asset	41	27	27,349	27,408
Other assets	345	144	382,215	333,436
Total assets	20,215	23,028	7,243,403	6,055,113
Liabilities				
Due to banks	0	1	-	-
Derivative financial instruments	0	4	10,503	10,732
Financial Liabilities at amortised cost - Due to depositors	11,415	12,385	5,083,656	4,370,371
Financial Liabilities at amortised cost - Borrowings	333	1,888	1,271,717	826,883
Tax liabilities	162	224	9,887	17,724
Other liabilities & Provision	756	250	403,564	418,605
Total liabilities	12,667	14,752	6,779,327	5,644,315
Equity				
Stated capital / Assigned capital	4,938	4,938	14,669	14,669
Statutory reserve fund	166	166	59,231	54,492
Retained earnings	2,090	2,799	267,311	238,813
Other reserves	353	372	121,179	101,181
Total shareholders' equity	7,547	8,276	462,389	409,156
Non Controlling Interest	-	-	1,687	1,642
Total equity	7,547	8,276	464,076	410,798
Total equity and liabilities	20,215	23,028	7,243,403	6,055,113
Contingent liabilities and commitments	8,111	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	
	30/09/2025 (Unaudited)	31/12/2024 (Audited)
AS AT 30 SEPTEMBER 2025		
Item		
Regulatory Capital Adequacy	Bank - SLR.	
Common Equity Tier 1 Rs. '000	6,354	7,369
Core Capital (Tier 1 Capital), Rs. '000	7,025	7,997
Total Regulatory Capital, Rs. '000	6,678	7,692
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	65.778%	76.23%
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	65.778%	76.23%
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	69.127%	79.58%
Basel III Leverage Ratio , (Minimum Requirement - 3%)	29%	28%
Regulatory Liquidity Requirement		
Total Stock of High Quality Liquidity Assets , Rs.Mn	11,389	13,466
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)		
Rupee (%)	470%	552%
All Currency (%)	297%	311%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	257%	301%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	4.64%	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 (%)	4.92%	6.04%
Return on Assets (before Tax) (%)	2.58%	3.12%
Return on Equity (%)	4.50%	4.69%
Cost to Income Ratio (%)	44.55%	35.58%
Memorandum Information		
Credit Rating	AA (Ika) (Fitch Ratings)	AA- (Ika) (Fitch Ratings)
Number of Employees	59	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 :-

- 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 unaudited financial statements of the bank unless indicated as audited.
- Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 = Pak. Rs. 283.5017 as at 30 September 2025)

Sujeenie Gunasekera
(Sgd.) Country Manager - Sri Lanka
24 November 2025

Fathima Zahara Mohamed
(Sgd.) Head of Finance
24 November 2025

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

