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HABIB BANK களிர் நாகர ஹபீப் வங்கி FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2024

STATEMENT OF FINANCIAL	POSITI	DN			BANK NAUDITE	n۱	B			GRO	JP (A	UDITE	D)	
AS AT 30 SEPTEMBER 2024 In Rupees Thousand			(UNAUDITED) LKR 30/09/2024		LKR			PKI						
In Kupees Thousand Assets Cash and cash equivalents				30		10	31	2 650 0	70	31/12/202	_			
Balances with central banks Placements with banks			478,219 99,143 5,942,334		2,650,978 78,128 1,500,465		28	328,537,645 218,990,936 145,201,708		177,041,873 118,973,513 296,106,309				
Derivative financial instruments Financial assets at amortised cost · Investments				8,782 5,161,271		1,500,465 376 1,769,866		76	2,653,977 459,663,103		3,639,550 380,979,487			
Financial assets at amortised cost - Loans & Advances Financial assets measured at fair value through other comprehensive income				2,625,893 9,385,155			3,433,84 8,308,34		1,861,344 2,066,503	4,592	1,782	2,497,923 7,789,658		
Income Tax Receivable Investments in associates and joint ventures								·	36,132),031,897		
Property, plant and equipment Goodwill and Intangible assets				376,089			380,91		141,894 22,720			3,871,657 3,422,200		
ROU Asset Deferred tax assets Other service				31,137 307,331			9,82			D,874		5,797,045		
Other assets Total assets Liabilities				24,415,355			82,32 18,215,06		250,224 5,534,34 8			3,654,999 3 ,806,111		
Liabilitues Due to banks Derivative financial instruments				78,120 -			28,46	58		•				
Due to other customers Borrowing				13,985,658 1,600,000		9,529,646 250,191			4,142,351,836 665,042,679		3,469,342,252 583,771,399			
Debt securities issued Current tax liabilities				204,742		283,597		97	14,721,663		13,362,266			
Deferred tax liabilities Employee benefit liabilities			62,037 51,288		62,037 47,487			7,244,757		6,689,292				
Subordinated Ioan Lease Liability Other liabilities	Subordinated Ioan Lease Liability				21,42 229,60		4,699			19,699,000		18,874,000		
Due to subsidiaries Total liabilities							118,551 10 324 675		·	319,267,715 - 5 169 227 650		261,745,088 - 4,353,784,297		
Equity				16,232,872 4,938,390		10,324,675 4,938,390			5,168,327,650 14,668,525		4,353,784,297			
Stated capital/Assigned capital Statutory reserve fund Retained earnings			4,938,390 147,166 2,782,501		4,938,390 147,166 2,441,502		66	14,668,525 48,815,676 221,883,756		14,668,525 43,130,076 178,467,639				
Other reserves Total shareholders' equity				2,782,501 314,425 8,182,483		2,441,502 363,329 7,890,387		29	77,846 363,21 4	6,804 1,761	45,876,625 282,142,865			
Non Controlling Interest Total equity Technology					8,182,483			7,890,38		366,020		2,878,949 285,021,814		
Total equity and liabilities Contingent liabilities and commitments					24,415,39 7,815,92			18,215,06 7,018,59		<u>5,534,348</u> 1,253,534			, <u>806,111</u> ,617,584	
Memorandum Information Number of Employees						57		r	58			- 21,632		
Number of Branches						4			4	20,30 1,75			1,746	
STATEMENT OF CHA	NGES	IN EC	Ωυιτγ	FOF	THE	PE	RIO	D END Rese		O SEP	TEM	BER 2	2024	
BANK (Audited)				- 1	Share capital		ssigned capital	Reserve fund	Revaluat reserv			Other eserves	Total equity	
Balance as at 01/01/2024 (Opening balance) Total comprehensive income for the year							38,390	147,166		-		108,731	7,890,387	
Profit/(loss) for the year Other comprehensive income (net of tax)					-					- 340, -		(48,904)	340,999 (48,904)	
Total comprehensive income for the year										- 340,	999	(48,904)	292,096	
Transaction with equity holders, recognised di Share issue/increase of assigned capital	rectly in ea	luity												
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 30/09/2024 (Closing Balance)	250 1				Tur d		38,390	147,166		98 2,782,		59,827	8,182,483	
GROUP (Audited)	3E2 II			o share	THE P						GEIW	DER 2	.023	
	Share capital	Stat Joint	utory	Reserv	Capita		acquisition	Surplus / (Statutory re		Un	Sub	Non controlli interes		
Balance as at 01/01/2023 (Opening balance)	14,668,525	venture and subsidiary	Reserve fund 43,130,076	Exchang translati	on distributab	le _{co}	ntrol entity	Investments (26,064,591)	Banking Assets	appropriated profits	Total	865 2,878,9	49 285,021,81	
Total comprehensive income for the year Profit/(loss) for the year	14,000,525	2,523,624	43,130,070	41,727,0	. 547,11		150,700,	(20,004,331)	27,233,300	57,676,040				
Other comprehensive income (net of tax)				10,529,6						07,070,010		010		
Total comprehensive income for the year	14,668,525	2,523,824			94			8,786,734	15,993,295	442,658	00,702,	381 75,2		
Transaction with equity holders, recognised directly in equity			43,130,076			· 5 (1	156,706)	8,786,734 (17,277,857)					15 378,606,90	
Transfers to commend that the			43,130,076			5 (1	156,706)						15 378,606,90	
Transfers to reserves during the period Trasferred from surplus on revaluation of assets - net of tax		214,354				- 5 (1	156,706)			236,586,337 (5,899,954)	375,571,		15 378,606,90	
Trasferred from surplus on revaluation of assets - net of tax Dividend to equity holders Exchange gain realised on capital reduction in subsidiary		214,354 - -				- 5 (1	- 156,706) - - -		43,293,255	236,586,337 (5,899,954)	375,571,	286 3,035,6	15 378,606,90	
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 Exchange gain realised on partial repatriation of branch		214,354 - - -				- 5 (1 - -	156,706)		43,293,255	236,586,337 (5,899,954) 156,366	375,571,	286 3,035,6		
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary		· · · · · · · · · · · · · · · · · · ·		52,256,7	17 547,11	· 5 (1 · · ·	<u>156,706)</u>	(17,277,857)	43,293,255	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425	375,571 , (10,634,6 229,	286 3.035,6 3.	(10,634,68 23)	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of	- - - - - -	214,354 - - - - (1,444,256)			17 547,11	- [1] 5 (1) 	156,706)	(17,277,857)	43,293,25 5 (156,366	236,586,337 (5,899,954) 156,366 (10,634,681)	375,571 , (10,634,6 229,	286 3.035,6 3.	- (10,634,68	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders	- - - - - -	(1,444,256) (1,229,902)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5)	17 547,11 - - - - - - - - - - - - - - - - - -	· · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581)	375,571, (10,634,6 (1,951,5 (12,356,5	286 3,035,6 3811 723 (229,7) 725 (229,7)	. (10,634,68 	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance)	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756	375,571, (10,634,6 (1,951,5 (12,356,5 363,214 ,	286 3,035,6 286 3,035,6 811 723 (229,7) 725 (229,7) 725 (229,7) 725 (229,7) 721 2,905,8	(10,634,68 (10,634,68 (1,951,56 23) (12,586,24 92) 366,020,65	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance)	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S	375,571, (10,634,6 (1,951,5 (12,356,5 363,214, Ban	286 3,035,6 286 3,035,6 381) 723 (229,7) 725 (229,7) 761 2,805,8 EVIBER k LKR	(10,634,68 (1,951,56 23) (1,951,56 23) (12,586,24 92) 366,020,65 2024	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756	375,571, (10,634,6 (12,356,5 363,214, Ban 2024	286 3,035,6 286 3,035,6 381) 381) 723 (229,7) 725 (229,7) 761 2,905,8 EVBER k - LKR 31/	(10,634,68 (10,634,68 (1,951,56 23) (12,586,24 92) 366,020,65	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCE I Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2	229, (10,634,6 (10,634,6 (12,356,5 (12,356,5 (12,356,5 (12,356,5 (12,356,5 (12,356,5 (12,356,5 (12,356,5 (12,356,5) (12,3	286 3,035,6 286 3,035,6 281 281 281 225 225 225 229,7 267 225 229,7 267 28,05,8 20,7 20	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56)	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720	(10,634,6 (10,634,6 (1,251,5 (1,251,5 (1,251,5 (1,251,5 (1,251,5 (1,251,5 (1,251,5)))))))))))))))))))))))))))))))))	286 3,035,6 286 3,035,6 381) 723 (229,7) 725 (229,7) 761 2,805,8 EVIBER k - LKR 311 (A	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56) (1,9	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Reguirement -	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922 TORS (5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30(09/2 (Unaud 2,498 7,608 2,720 35 35	375,571, (10,634,6 (12,356,1 (1,951,5 (12,356,1 (12,356,1 (12,356,1 (12,356,1 (12,356,1 (12,356,1 (12,356,1) (12,356,1) (12,356,1) (11,951,1)\\(11,951,1)\\(11,951,1)\\(11,951,1)\\(11,951,1)\\(11,951,1)\\(11,951,1)\\(286 3,035,6 286 3,035,6 381) 723 (229,7) 725 (229,7) 761 2,805,8 EVIBER k - LKR 311 (A	(10,634,68 (10,634,68 (1,951,56 23) (12,586,24 92 366,020,65 2024 12/2023 udited) 6,912,007 7,608,270 7,130,401 75,64% 75,64%	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Re Tier 1 Capital Ratio (%) , (Minimum Requirement - Leverage Ratio , (Minimum Requirement - 3%	quirement - 8.5%) 12.5%)	(1,444,256) (1,229,902) 1,293,922 TORS (5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35, 35, 35, 38,	(10,634,6 (10,634,6 (1,951,5 (1,951,5 (1,2,356,5 (1,951,5 (1,951,5 (1,951,5 (1,951,5 (1,951,5 (1,951,5)))))))))))))))))))))))))))))))))	286 3,035,6 286 3,035,6 381) 723 (229,7) 725 (229,7) 761 2,805,8 EVIBER k - LKR 311 (A	(10,634,68 (1,951,56) (1,951,56 (1,951,56)	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Leverage Ratio , (Minimum Requirement - 3% Regulatory Liquid Assets, Rs. '000	quirement - 8.5%) 12.5%)	(1,444,256) (1,229,902) 1,293,922 TORS (5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35, 35, 35, 38,	375,571, (10,634,6 (12,356,5; (12,356,5; 363,214, (12,356,5; 363,214, (12,356,5;)))))))))))))))))))))))))))))))))))	286 3,035,6 286 3,035,6 281 229,7 2723 (229,7) 255 (229,7) 255 (229,7) 255 (229,7) 255 (229,7) 257 (229,7) 257 (229,7) 258 (229,7) 258 (229,7) 259 (2	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56) (1,951	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCE I Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Requirement - Tier 1 Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Segulatory Liquidity	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922 TORS (5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35, 35, 35, 38,	375,571, (10,634,6 (10,634,6 (12,356,5,7 (1,2,356,5,7 (1,2,356,5,7 (1,2,356,5,7 (1,2,56,5,7 (1,2,56,5,7 (1,2,56,5,7 (1,1,55,7), (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,634,6 (1,0,51,5,7),	286 3,035,6 286 3,035,6 281 229,7 2723 (229,7) 255 (229,7) 255 (229,7) 255 (229,7) 255 (229,7) 257 (229,7) 257 (229,7) 258 (229,7) 258 (229,7) 259 (2	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24 (1,951,56,24) (1,951,56 (1,951,56,24) (1,951,56 (1,951,56) (1,	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Leverage Ratio , (Minimum Requirement - 3% Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD	- - - - - - - - - - - - - - - - - - -	(1,444,256) (1,229,902) 1,293,922 TORS (5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35 35,38	375,571, (10,634,6 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5) (11	286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,805,805,805,805,805,805,805,805,805	(10,634,68 (10,634,68 (1,951,56)(1,951,56)(1,9	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCE I Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Requirement - Tier 1 Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - tore gantia) (Minimum Requirement - Statutory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%) , (Minimum Require Domestic Banking Unit - USD Statutory Liquid Assets, Rs.'000 Domestic Banking Unit Total Stock of High Quality Liquidity Assets , Rs.' Liquidity Covereage Ratio (%) , (Minimum Require	quirement - 14,668,525 NDICA QUIREMENT - 8.5%) 12.5%)) puirement -	(1,444,256) (1,229,902) 1,293,922 TORS (7%)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35 35 35 38	375,571, (10,634,6 (10,634,6 (11,2356,5,7 (1,251,5,1 363,214, (11,255,5 363,214, 11,551,5 11,555,5 11,555,5 11,555,5 11,555,	286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,805,805,805,805,805,805,805,805,805	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56,24 (1,951,56 (1,951,200,65) (1,951,200,65) (1,951,200,65) (1,951,200,65) (1,951,200,65) (1,951,200,65) (1,951,56,24) (1,951,56	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Re Tier 1 Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - 1 Leverage Ratio (%) , (Minimum Requirement - 2 Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking unit Off-Shore Banking unit Off-Shore Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%) , (Minimum Require Rupee (%) All Currency (%)	quirement - 14,668,525 NDICA Quirement - 8.5%) 12.5%)) QUO ment - 100 ¹	(1,444,256) (1,229,902) 1,293,922 TORS (7%) 20%)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30(09)/2 (Unaud 2,498 7,608 2,720 35 35 38 13,255 8 8	375,571, (10,634,6 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5) (11	286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,805,805,805,805,805,805,805,805,805	(10,634,68 (10,634,68 (1,951,56)(1,951,56)(1,9	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Re Tier 1 Capital Ratio (%) , (Minimum Requirement - Leverage Ratio , (Minimum Requirement - 3% Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets, Ratio (%) , (Minimum Require Domestic Banking Unit Total Stock of High Quality Liquidity Assets , Rs.' Liquidity Covereage Ratio (%) , (Minimum Require Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Require Assets Quality (Quality of Loan Portfolio)	quirement - 14,668,525 NDICA Quirement - 8.5%) 12.5%)) QUO ment - 100 ¹	(1,444,256) (1,229,902) 1,293,922 TORS (7%) 20%)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35 35 38 13,255 8 8 9 33 13,255 8 9 13,255 13,255 13,255 13,255 13,255 13 13,255 13 13,255 13 13,255 13 13,255 13 13,255 13,255 13 13,255 13,2	375,571, (10,634,6 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (12,356,1 (1,951,5 (1,951,5) (286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,805,805,805,805,805,805,805,805,805	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56) (1,9	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - 3% Regulatory Liquid Assets, Rs. '000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets, Rs. '000 Statutory Liquid Assets, Rs. '000 Domestic Banking Unit Total Stock of High Quality Liquidity Assets, Rs.' Liquidity Covereage Ratio (%) , (Minimum Require Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Require	quirement - 14,668,525 NIDICA Quirement - 8.5%) 12.5%)) quirement - 000 ment - 100%	(1,444,256) (1,229,902) 1,293,922 TORS (7%) 20%)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30(09)/2 (Unaud 2,498 7,608 2,720 35 35 38 13,255 8 8 9 7,100	375,571, (10,634,6 (10,634,6 (12,256,5 363,214, (12,356,5 363,214, (12,356,5 363,214, (12,356,5 363,214, (13,557,5 (14,55), (14,5	286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,8 21 2,805	(10,634,68 (10,634,68 (1,951,56)(1,951,56)(1,9	
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 Exchange gain realised on partial repatriation of branch capital - net of tax Acquisition of additional interest in subsidiary Derecognition of joint venture Minority share of surpuls on revaluation of fixed assets of subsidiaries Total transaction with equity holders Balance as at 31/12/2023 (Closing Balance) SELECTED PERFORMANCEE Item Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%) , (Minimum Re Tier 1 Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Total Capital Ratio (%) , (Minimum Requirement - Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%) , (Minimum Require Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirer Assets Quality (Quality of Loan Portfolio) Gross Stage 3 Loans to Total Loans %	quirement - 14,668,525 NIDICA Quirement - 8.5%) 12.5%)) quirement - 000 ment - 100%	(1,444,256) (1,229,902) 1,293,922 TORS (7%) 20%)	5,685,600 - - - - - - - - - - - - - - - - - -	52,256,7 (1,951,5 (1,951,5 50,305,1	17 547,11	· · · · · · · · · · · · · · · · · · ·		(17,277,857)	43,293,255 (156,366 2,395 (153,971 43,139,284	236,586,337 236,586,337 (5,899,954) 156,366 (10,634,681) 234,425 1,441,263 (14,702,581) 221,883,756 AT 30 S 30/09/2 (Unaud 2,498 7,608 2,720 35,35 38, 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 13,255 8 9 3,3 100 0,0 100 100 100 100 100 100	375,571, (10,634,6 (10,634,6 (12,356,1 (286 3,035,6 286 3,035,6 286 3,035,6 287 229,7 2723 (229,7) 251 (229,7) 251 2,805,8 21 2,805,805,8 21 2,805,8 21 2,805	(10,634,68 (10,634,68 (1,951,56 (1,951,56 (1,951,56 (1,951,56 (1,951,56) (1,9	

INCOME STATEMENT For the period ended 30 september 2024	BANK (Una		GROUP (AUDITED) PKR		
In Rupees Thousand	30/09/2024 1,454,157	30/09/2023 1,905,518	31/12/2023 712,345,078	31/12/2022 436,101,037	
Interest expenses	472,529	524,992	470,212,037	270,538,340	
Net interest income Fee and commission income	981,628 78,946	1,380,526 73,344	242,133,041 42,250,183	165,562,697 31,510,143	
Fee and commission expense	1,396	1,386			
Net fee and commission income Net gain/ (Loss) from trading	77,551	71,958	42,250,183 945,981	31,510,143 866,175	
Net fair value gain/ (Loss) from financial instruments				-	
Net gain/(loss) on derecognition of financial assets Other Operating Income (net)	- 81,252	107.895	۔ 14,254,941	- 14,355,419	
Total operating income	1,140,431	1,560,379	299,584,146	212,294,434	
Impairment for loans and other losses Net operating income	4,236 1,144,667	(67,014) 1,493,365	(13,265,779) 286,318,367	(8,481,761) 203,812,673	
Personnel expenses	248,792	281,736	63,513,263	51,242,703	
Depreciation and amortisation Other expenses	23,144 144,662	19,058 122,846	16,354,003 92,900,105	13,612,998 61,927,034	
Operating profit/(loss) before value added tax (VAT)	728,070	1,069,726	113,550,996	77,029,938	
Value added tax (VAT) on financial services Nation Building tax (NBT) on financial services	164,070 -	249,000			
Profit/(loss) before tax Tax expenses	563,999 223,000	820,726 306,000	113,550,996	77,029,938	
Profit/(loss) for the period	340,999	514,726	55,793,580 57,757,416	42,631,608 34,398,330	
Profit attributable to:	240.000	F14 700	F7 070 040	24.070.007	
Owners of the parent Non-controlling interests	340,999	514,726	57,676,040 81,376	34,070,087 328,243	
Earnings per share on profit					
Basic earnings per ordinary share Diluted earnings per ordinary share			39.32 39.32	23.23 23.23	
STATEMENT OF COMPREHENSIVE INC		D ENDED 20 SEDTEM	DED 2024		
		naudited)	GROUP (AU	DITED)	
L. D	L	.KR	PKR		
In Rupees Thousand	30/09/2024	30/09/2023	31/12/2023	31/12/2022	
Profit/(loss) for the period Other Comprehensive income, net of tax	340,999	514,726	57,757,416	34,398,330	
Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans			438,637	79,834	
Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserv	- re (3,345)	- (5,264)	10,529,694	2,302,352	
Realisation of exchange equalisation of capital	-	(0,204)			
Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates			•		
Gain/ (Loss) on revaluation of Investments	(45,559)	126,020	16,051,791	(48,332)	
Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes	(48,904)	120 756	8,807,549	(23,812,780)	
other comprehensive income for the period, net of taxes	(40,504)	120,756	35,827,671	(21,478,926)	
Total comprehensive income for the period Attributable to:	292,096	635,482	93,585,087	12,919,404	
Owners of the parent	292,096	635,482	93,428,421	12,628,107	
Non-Controlling interests			156,666	291,297	
STATEMENT OF CASH FLOWS	Deals (I	Crown ((میرانومیا)	
FOR THE PERIOD ENDED 30 SEPTEMBER 202	4 Bank (Jnaudited)	Group (Audited)	
Item	30/09/2024 LKR	31/12/2023 LKR	31/12/2023 PKR	31/12/2022 PKR	
Cash Flow from Operating Activities					
Profit before tax (Gain)/Loss on disposal of Property, plant & equipment	563,999 (20		113,550,996 (48,681)	77,029,938 (42,024)	
Share of profit of associates & joint venture			(4,422,695)	(3,028,453)	
Depreciation & Amortisation Provision for gratuity	23,144 13,050		16,354,003	13,612,998	
Interest on Lease Creditor	914	839	13,469,201	5,943,661	
Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable		60,713			
Increase/ (Decrease) in interest payable			766,504	(622,951)	
Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments			766,504	(022,951)	
Gratuity payments made Other non cash items	(9,249 (8,406		7,627,375 (2,300,969)	5,037,045 (1,508,643)	
Dividend income	(0,400	(1,916)	(1,055,507)	(429,394)	
Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments			(184,104) (3,731,399)	3,851,708	
Workers Welfare Fund			2,282,323	1,498,693	
Operating Profit before changes in Operating Assets & Liabilities	583,432	1,154,893	142,307,047	101,342,578	
(Increase)/Decrease in Operating Assets and Liabilities	10,000,010	1007 0111	(100 000 000)	/000 700 050	
(Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Liabilities	(8,380,913) 5,953,721		(188,928,229) 809,502,347	(330,799,956) 310,659,232	
Net Cash from Operating Activities before Income Tax	(2,427,192		620,574,118	(20,140,724)	
Income Tax (Paid) / Refunds Net Cash from Operating Activities	(301,855 (2,145,614		(51,150,860) 711,730,305	(32,102,961) 49,098,893	
Cash Flow from Investing Activities					
Dividends Received		1,916	2,295,759	1,689,973	
Purchase of Property & Equipment Proceeds form Sale of Property Plant & Equipment	(7,637)		(22,598,865) 281,697	(27,108,397) 65,071	
Net cash flows from purchase of financial investments Net cash flows on business combination			(413,680,517)	(182,610,109)	
Net cash flows on business combination Effect of translation of net investment in foreign branches, subsidiaries & associates			10,529,694	۔ 2,258,212	
Net investment in associates Net Cash from Investing Activities	(7,617		(450,925) (423,623,157)	(2,819,460) (208,524,710)	
	(7,017)	, (27,340)	(-120,020,107)	(230,024,710)	
Cash Flow from Financing Activities		1	1		

Cash Flow from Financing Activities Proceed from issuance of subordinated loans Excahnge adjustment on translation of non-controlling interest in subsidiarry Issuance/ (Repayment) of surbordinated Ioan Payment of Lease Liability against right of use Dividend paid	(16,184)	(15,644)	- 825,000 (9,970,218) (12,358,209)	44,140 6,500,000 (6,786,722) (8,493,514)
	(16,184)	(15,644)	(21,503,427)	(8,736,096)
Net Increase/(Decrease) in Cash and Cash Equivalents	(2,169,415)	(50,277)	266,603,721	(168,161,914)
Exchange difference on translation of foreign currency reserves	(3,345)	(5,335)	6,655,413	22,943,867
Cash and Cash Equivalents at Beginning of the year	2,650,978	2,706,590	330,872,995	482,746,454
Cash and Cash Equivalents at end of the period	478,219	2,650,978	604,132,129	337,528,408

We, the undersigned, being the Country Manager and the Head of Finance of Habib Bank Limited certify jointly 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. 282.114 as at 31 December 2023) (d) Habib Bank Limited was assigned rating of 'AA-' with 'Stable' Outlook by Fitch Rating Lanka Ltd.

Sujeenie Gunasekera Country Manager 25 November 2024

Fathima Zahara Mohamed Head of Finance 25 November 2024