The Hongkong and Shanghai Banking Corporation Limited

Statement of Comprehensive Income

Items that will be reclassified to income statement

For the period ended 30 September

Profit/(loss) for the year

Incorporated in the Hong Kong SAR with limited liability

Sri Lanka Branch

Main Office - 24, Sir Baron Jayatilaka Mawatha, Colombo 1.

For the period ended 30 September	2024	2023
	Rs. 'Mn	Rs. 'Mr
Interest income	30,597	34,370
Interest expenses	(6,704)	(7,981
Net interest income	23,892	26,389
Fee and commission income	5,635	5,61
Fee and commission expenses	(1,191)	(1,314
Net fee and commission income	4,444	4,30
Net gains/(losses) from trading	4,109	7,46
Net fair value gains/(losses) on:	_	
Financial assets at fair value through profit or loss	_	(28
Financial liabilities at fair value through profit or loss	_	
Net gains/(losses) on derecognition of financial assets:		
at fair value through profit or loss	-	
at amortised cost	_	
at fair value through other comprehensive income	(689)	
Net other operating income	110	5
Total operating income	31,868	38,18
Impairment (charges) / reversals	2,307	6,65
Net operating income	34,175	44,83
Personal expenses	(4,036)	(4,376
Depreciation and amortisation expenses	(396)	(387
Other expenses	(10,105)	(9,326
Operating profit/(loss) before VAT and other taxes		
on financial services	19,637	30,749
Value Added Tax (VAT) on financial services	(3,642)	(6,588
Other taxes on financial services	(322)	(1,242
Operating profit/(loss) after VAT and other taxes		
on financial services	15,673	22,91
Income tax expenses	(4,618)	(10,997
Profit/(loss) for the period	11,055	11,99
Profit attributable to:		
Equity holders of the parent	11,055	11,99
Non-controlling interests	-	,,

Statement of Cash Flows		
	2024 As at 30th Sep Rs. 'Mn	2023 As at 30th Sep Rs. 'Mn
Cash flows from operating activities		
Interest receipts	30,635	33,322
Interest payments	(6,983)	(8,899)
Net commission receipts	4,444	4,301
Trading income	4,109	7,462
Payments to employees	(4,037)	(4,177)
VAT on financial services	(5,104)	(4,251)
Receipts from other operating activities	120	79
Payments to other operating activities	(12,187)	(9,326)
Operating profit before change in operating assets and liabilities	10,996	18,511
(Increase)/decrease in operating assets		
Balances with Central Bank of Sri Lanka	42,918	44,194
Financial assets at amortised cost - loans and advances	21,404	39,337
Treasury bills & bonds	(51,124)	35,304
Other assets	(12,531)	2,335
	667	121,170
Increase/(decrease) in operating liabilities		,
Financial liabilities at amortised cost - due to depositors	24,958	(93,092)
Financial liabilities at amortised cost - due to other borrowers	(26,940)	(17,542)
Other liabilities	19,895	10,045
other habilities	17,913	(100,589)
	17,515	(100,585)
Net cash (used in)/generated from operating activities before income tax	29,575	39,092
Income tax paid	(5,980)	(7,650)
Net cash (used in)/from operating activities	23,595	31,442
Cash flows from investing activities		
Purchase of property, plant & equipment	(251)	(181)
Proceeds from sale of property, plant & equipment	-	-
Purchase of financial investments Proceeds from sale and maturity of financial investments	-	-
Others	-	-
Net cash (used in)/from investing activities	(251)	(181)
Cash flows from financing activities	(201)	(101)
Dividen de sid te helden ef ethen emits instruments		

Dividend paid to holders of other equity instruments

Items that will be reclassified to income statement			
Exchange differences on translation of foreign operations		(7,68	(10,784)
Net gains/(losses) on cash flow hedges		(1)00	
Gains/(losses) on investments in debt instruments measured at			-
fair value through other comprehensive income		27	010
		3.	72 919
Share of profits of associates and joint ventures			
Debt instruments at fair value through other comprehensive inco	ome		
Others			
		(7,31	3) (9,865)
Itoms that will not be realissified to profit or loss			
Items that will not be reclassified to profit or loss			
Change in fair value on investments in equity instruments designat	ed at		
fair value through other comprehensive income			
Change in fair value attributable to change in the Bank's own credit ris	sk on		
financial liabilities designated at fair value through profit or loss			
Re-measurement of post-employment benefit obligations		(1	3) 80
Changes in revaluation (deficit)surplus (No of tax)			
Share of profits of associates and joint ventures			
		(1	3) 80
		(1	3/ 00
Other comprehensive income for the period, net of taxes		(7,32	(9,785)
Total comprehensive income for the period		3,72	29 2,137
Attributable to:			
Equity holders of the parent		3,72	29 2,137
Non-controlling interests			
Selected Performance Indicators			
	1		
		2024	2023
	As at	30 September Rs. 'Mn	As at 31 December Rs. 'Mn
		113. 1411	110. 1411
Regulatory Capital Adequacy (LKR Millions)			
Common Equity Tier 1		79,409	85,252
Core (Tier 1) Capital		79,409	85,252
Total Capital Base		82,218	89,332
Regulatory Capital Ratios			
Common Equity Tier 1 Capital Ratio (Minimum Requirement, 7.0%)		20.84%	23.43%
Tier 1 Capital Ratio (Minimum Requirement, 8.5%)		20.84%	23.43%
Total Capital Ratio (Minimum Requirement, 12.5%)		21.58%	24.55%
		0004	2023
	As at	2024 30 September	As at 31 December
Demulatere Limuidite	710 41	ee eeptemee	710 41 01 2000111201
Regulatory Liquidity			
Statutory Liquid Assets (LKR Millions)			
Domestic banking unit		N/A	132,648
Off-shore banking unit		N/A	188,341
Total Bank		N/A	322,416
Statutory Liquid Assets Ratio			
Domestic banking unit		N/A	49.96%
_		N/A	109.40%
Off-shore banking unit		19/25	100.4070
Total Banking (Minimum Requirement, 2024 -			
Not Calculated, 2023 - 20%)			
		N/A	73.00%
Total Stock of High-Quality Liquid Assets (LKR Millions) Rupee		N/A 112,594	73.00% 105,809
Total Stock of High-Quality Liquid Assets (LKR Millions) Rupee All currency			
		112,594	105,809
All currency		112,594	105,809
All currency Liquidity Coverage Ratio		112,594 112,819	105,809 106,206
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%)		112,594 112,819 217.00% 302.87%	105,809 106,206 163.00% 251.85%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)		112,594 112,819 217.00% 302.87% 144.00%	105,809 106,206 163.00% 251.85% 144.43%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%)		112,594 112,819 217.00% 302.87%	105,809 106,206 163.00% 251.85%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio)		112,594 112,819 217.00% 302.87% 144.00% 12.16%	105,809 106,206 163.00% 251.85% 144.43% 13.14%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio		112,594 112,819 217.00% 302.87% 144.00% 12.16%	105,809 106,206 163.00% 251.85% 144.43% 13.14%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio Profitability		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairent (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note:		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24%	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74%
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impaired Loans (Stage 3) Ratio Impairemt (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 1.774% the statutory liquid
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairement (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note:		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 1.774% the statutory liquid
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impaired Loans (Stage 3) Ratio Impairemt (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re		112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain tion No. 01 of 20	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re assets ratio with effect from 15th June 2024, according to Banking Act det	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain tion No. 01 of 20 2024 30 September	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 Audited 2023 As at 31 December
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impaired Loans (Stage 3) Ratio Impairent (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain tion No. 01 of 20	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 Audited 2023
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All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairment (Stage 3) Ratio Impairment (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re assets ratio with effect from 15th June 2024, according to Banking Act det	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% ent to maintain tion No. 01 of 20 2024 30 September	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 Audited 2023 As at 31 December
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairent (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re assets ratio with effect from 15th June 2024, according to Banking Act det Analysis of Deposits By product - Domestic Currency	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% 18.24% ent to maintain tion No. 01 of 20 2024 30 September Rs. 'Mn	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 As at 31 December Rs. 'Mn
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairent (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re assets ratio with effect from 15th June 2024, according to Banking Act det Analysis of Deposits By product - Domestic Currency Demand deposits (current accounts)	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% 18.24% 2024 30 September Rs. 'Mn 39,444	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 Audited 2023 As at 31 December Rs. 'Mn 35,824
All currency Liquidity Coverage Ratio Rupee (Minimum Requirement - 100%) All currency (Minimum Requirement - 100%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Leverage ratio - (Minimum Requirement - 3%) Assets Quality (Quality of Loan Portfolio) Impaired Loans (Stage 3) Ratio Impairent (Stage 3) to Stage 3 Loans Ratio Profitability Interest Margin Return on Assets (before tax) Return on Assets (before tax) Return on Equity Note: Profitability ratios are based on SLFRS data CBSL has discontinued the re assets ratio with effect from 15th June 2024, according to Banking Act det Analysis of Deposits By product - Domestic Currency	ermina	112,594 112,819 217.00% 302.87% 144.00% 12.16% 0.20% 74.03% 8.44% 5.54% 18.24% 18.24% ent to maintain tion No. 01 of 20 2024 30 September Rs. 'Mn	105,809 106,206 163.00% 251.85% 144.43% 13.14% 3.35% 13.38% 5.99% 5.27% 17.74% the statutory liquid 224 As at 31 December Rs. 'Mn

2024 Rs. 'Mn

11,055

2023 Rs. 'Mn

11,922

Statement of Financial Position	2024	Audited 2
Assets	As at 30 September Rs. 'Mn	As at 31 Decem Rs. '
Cash and cash equivalents	227,839	218,
Balances with central bank	45,148	88,
Placements with banks	5,925	11,
Derivative financial instruments	804	1,
Financial assets measured at fair value through profit or loss	14	
Financial assets at amortised cost - loans and advances	190,611	210,
Financial assets at amortised cost - debt instruments	94	
Retirement benefit obligations surplus	77 69,879	19,
Financial assets measured at fair value through other comprehensive income	69,679	19,
Investments in subsidiaries		
Investments in associates and joint ventures		
Property, plant, and equipment	5,507	5.
Investment properties		5,
Deferred tax assets	355	1,
Other assets	48,781	31,
Total assets	595,034	586,
Liabilities		
Due to banks	11,418	38,
Derivative financial instruments	161	070
Financial liabilities at amortised cost - due to depositors	397,406	372,
Current tax liabilities	2,833	6,
Other liabilities	62,941	46,
Total liabilities	474,759	463,
Equity Stated capital/Assigned capital	0.450	2
Stated capital/Assigned capital	3,152	3,
Statutory reserve fund Retained earnings	3,152	3,
Retained earnings Other reserves	77,283 36,688	72, 44,
Total shareholders' equity	120,275	44,
Non-controlling interests		122,
Total equity	120,275	122,
Total equity and liabilities	595,034	586,
Contingent liabilities and commitments	467,126	442,
Memorandum information	,	,
Number of employees	737	
Number of branches	12	
Analysis of loans and advances, commitments, contingenc		
Product-wise gross loans and advances	2024 As at 30 September Rs. 'Mn	Audited 2 As at 31 Decer Rs.
	KS. WIN	HS.
By product - Domestic Currency		
Overdrafts	30,270	41,
Term loans	48,972	45,:
Credit cards	21,570	21,0
Trade loans	4,713	
Sub total	105,525	108,
By product - Foreign Currency		
Overdrafts	7,395	7,-
Term loans	46,929	63,
Trade loans	33,491	36,3
Sub total	87,815	106,
Total	193,340	215,
Total	193,340	210,
Product-wise commitments and contingencies	As at 30 September	Audited
Froduct-wise communents and contingencies	As at 30 September Rs. 'Mn	Audited As at 31 Dece Rs
By product - Domestic currency		
Guarantees	4,958	
Guarantees Bonds Letters of Credit	10,146 145	11
Guarantees Bonds Letters of Credit Undrawn credit lines	10,146 145 136,062	11,
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other	10,146 145 136,062 14,511 30	11, 110, 24,
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts	10,146 145 136,062 14,511	11, 110, 24,
Guarantees Bonds Letters of Credit Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency	10,146 145 136,062 14,511 30 165,852	11, 110, 24, 150,
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees	10,146 145 136,062 14,511 <u>30</u> 165,852 2,867	11, 110, 24, 150, 3,
Guarantees Bonds Letters of Credit Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency	10,146 145 136,062 14,511 <u>30</u> 165,852 2,867 64,396	11, 110, 24, 150, 3 73, 73,
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments	10,146 145 136,062 14,511 <u>30</u> 165,852 2,867 64,396 44,246 113,577	11, 110 24, 150 3, 73 30 128
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts	10,146 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634	11, 110, 24, 150, 3, 73, 30, 128, 36, 36,
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments	10,146 145 136,062 14,511 <u>30</u> 165,852 2,867 64,396 44,246 113,577	11, 110, 24, 150, 3 3 30, 128, 36, 18, 38, 18,
Guarantees Bonds Letters of Credit Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other	10,146 145 136,062 14,511 <u>30</u> 165,852 2,867 64,396 44,246 113,577 56,634 19,554	11 110 24 150 3 73 30 128 36 128 36 128 36 28 291
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total	10,146 145 145 14,511 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274	11, 110, 24, 150, 3 73, 30, 128, 36, 128, 36, 128, 36, 128, 36, 128, 36, 128, 36, 128, 36, 129, 129, 129, 129, 129, 129, 129, 129
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total	10,146 145 145,11 30 165,852 2,867 64,396 44,246 113,577 56,634 301,274 467,126	11, 110 24, 150 3 3 73 30 0 128 36 6 18 36 36 38 442 291 442
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total	10,146 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126	11, 110 24, 150 3 3 73 30 28 36 18 291 48 291 442 442 442 442 443 1 Decen
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances	10,146 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126	11, 110 24, 150 3 73 3 73 3 73 3 73 3 73 3 73 4 8 8 8 6 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross loans and advances Less: accumulated impairment under stage 1	10,146 145 136,062 14,510 30 165,852 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 As at 30 September Rs. 'Mn 193,340 (759)	11, 110 24, 150 3 3 73 3 30 128 36 18 291 48 28 36 18 291 442 442 442 442 442 442 442 442 5 45 6 7 8 8 8 7 3 7 3 0 7 3 7 3 0 7 3 7 3 7 3 7 3 7 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2	10,146 145 136,062 14,511 30 165,852 2,867 64,396 74,466 74,517 75,653 76,634 76,53476,5357777777777777777777777777777777777	11, 110 24 150 3 3 3 30 0 28 36 38 38 38 38 38 38 38 38 291 442 291 442 291 442 291 442 291 5, (2,5) (
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on Ioans & advances Ess: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3	10,146 145 145 14,511 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 As at 30 September Rs. 'Mn 193,340 (759) (889) (1,081)	111 110 24 150 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on Ioans & advances Ess: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3	10,146 145 136,062 14,511 30 165,852 2,867 64,396 74,466 74,517 75,653 76,634 76,53476,5357777777777777777777777777777777777	11, 110 24, 150, 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net velue of loans and advances	10,146 145 145,136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 As at 30 September Rs. 'Mn 193,340 (759) (1,081) 190,611	11, 110 24, 150 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Cross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances	10,146 145 145 14,511 30 165,852 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126	11, 110 24 150 3 3 3 3 3 0 128 3 8 3 8 3 18 291 442 442 442 442 442 442 442 44
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1	10,146 145 145,136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 As at 30 September Rs. Mn 193,340 (759) (889) (1,081) 190,611	11, 110 24, 150 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross Ioans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of Ioans and advances Movement of impairment during the period Under stage 1 Opening balance	10,146 145 145 14,511 2,867 64,396 44,246 113,574 9,6634 19,554 301,274 467,126	11, 110 24, 150, 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross Ioans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of Ioans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement	10,146 145 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 48, at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn	11, 110 24, 1150 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Cross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1 Opening balance Charge(write back) to income statement Other movements	10,146 145 145 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 2024 As at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 2024 As at 30 September Rs. 'Mn	11, 110 24, 150, 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross Ioans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of Ioans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement	10,146 145 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 48, at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn	11, 110 24, 150, 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undravn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross Ioans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of Ioans and advances Movement of impairment during the period Under stage 1 Opening balance Charge[(write back) to income statement Other movements Closing balance Under stage 2	10,146 145 145 14,511 2,867 64,396 75,852 75,954 75,9577 75,95777 75,957777777777	11, 110 24, 150, 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Stage-wise impairment on loans & advances Gross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Under stage 1 Opening balance Charge(Vrite back) to income statement Other movements Closing balance Under stage 2 Opening balance	10,146 145 145 136,062 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126	11, 110 24, 1150 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Ches: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement Other movements Closing balance Charge/(write back) to income statement	10,146 145 145 145 14,511 2,867 64,396 44,246 113,577 56,634 301,274 467,126 2024 As at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 745 229 (216) 759 2,984 (1,992)	11, 110 24, 150 3 3 3 3 3 3 3 3 3 3 3 3 128 3 3 3 128 3 3 128 3 3 128 3 128 3 128 3 128 3 128 128 128 129 1 442 291 442 442 442 442 442 444 444 44
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Cross Ioans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of Ioans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement Other movements	10,146 145 145 145 14,511 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 2024 As at 30 September Bs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Bs. 'Mn 745 229 (216) 759 (216) 759 2,984 (1,992) (103)	11, 110, 1
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Chess: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement Other movements Closing balance Charge/(write back) to income statement	10,146 145 145 145 14,511 2,867 64,396 44,246 113,577 56,634 301,274 467,126 2024 As at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 745 229 (216) 759 2,984 (1,992)	11, 110, 1
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Ease: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1 Opening balance Charge/(write back) to income statement Other movements Closing balance Charge/(write back) to income statement Other movements Closing balance Under stage 2 Opening balance Charge/(write back) to income statement Other movements Closing balance	10,146 145 145 136,062 14,511 30 165,852 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 As at 30 September Rs. 'Mn 193,340 (759) (889) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 745 229 (216) 759 2,984 (1,992) (103) 889	4, 11, 110, 24, 150, 3, 3, 30, 128, 36, 36, 36, 36, 36, 36, 36, 36, 36, 281, 442, 281, 442, 281, 442, 281, 442, 281, 442, 291, (1, 210, 210, 210, 210, 210, 210, 210, 21
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Exes: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Exes: accumulated impairment under stage 3 Net value of loans and advances Chorge (write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge(write back) to income statement Other movements Closing balance Charge(write back) to income statement Other movements Closing balance	10,146 145 145 145,11 30 165,852 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 2024 As at 30 September Rs. 'Mn 193,340 (759) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 2024 As at 30 September Rs. 'Mn 30 2024 As at 30 September Rs. 'Mn 190,611 1	11, 110, 24, 150, 3, 73, 30, 128, 36, 188, 291, 442, 291, 442, 201, (2,5, (1, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, 210, (2,5, (1, 210, (2,5, (1, 210, (2,5, (1, 210, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (2,5, (1, (1, (2,5, (1, (1, (2,5, (1, (2,5, (1, (1, (2,5, (1, (1, (2,5, (1, (1, (2,5, (1, (1, (2,5, (1, (1, (1, (1, (1, (1, (1, (1
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Gross loans and advances Less: accumulated impairment under stage 1 accumulated impairment under stage 3 Net value of loans and advances Movement of impairment during the period Under stage 1 Opening balance Charge(Write back) to income statement Other movements Closing balance Under stage 3 Opening balance Charge(Write back) to income statement Other movements Closing balance Under stage 3 Opening balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other movements Closing balance Charge(Write back) to income statement Other Mother Charge(Write back) to income statement Other Charge(Write back) to income statement Other Charge(10,146 145 145 145 14,511 2,867 64,396 64,49664,496 64,496 64,496 64,49664,496 64,496 64,49664,496 64,496 64,49664,496 64,496 64,49	11, 110, 1
Guarantees Bonds Letters of Credit Undrawn credit lines Foreign exchange contracts Other Sub total By product - Foreign Currency Guarantees Bonds Letters of Credit Undrawn Loan Commitments Foreign exchange contracts Other Sub total Total Stage-wise impairment on loans & advances Exes: accumulated impairment under stage 1 accumulated impairment under stage 2 accumulated impairment under stage 2 accumulated impairment under stage 3 Net value of loans and advances Exes: accumulated impairment under stage 3 Net value of loans and advances Chorge (write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge((write back) to income statement Other movements Closing balance Charge(write back) to income statement Other movements Closing balance Charge(write back) to income statement Other movements Closing balance	10,146 145 145 145,11 30 165,852 2,867 64,396 44,246 113,577 56,634 19,554 301,274 467,126 2024 As at 30 September Rs. 'Mn 193,340 (759) (1,081) 190,611 2024 As at 30 September Rs. 'Mn 2024 As at 30 September Rs. 'Mn 30 2024 As at 30 September Rs. 'Mn 190,611 1	111 110 24 150 3 3 3 3 3 3 3 3 3 3 3 3 3

Lease payment in lieu of leases with more than one year						Total impairment	2,729	4,841
contract period	-	-	By product - Foreign Currency				2,729	4,041
Profit transferred to head office	(5,997)	(105)	Demand deposits (current accounts)	55,857	65,156		2024	Audited 2023
Net cash (used in)/from financing activities	(5,997)	(105)	Savings deposits	74,484	55,977	Stage - wise impairment on commitments and contingencies	As at 30 September Rs. 'Mn	As at 31 December
			Fixed deposits	79,255	64,961		ns. win	Rs. 'Mn
Net increase/(decrease) in cash and cash equivalents	17,347	31,156	Other deposits	985	2,095	Commitments and contingencies	467,126	442,170
Cash and cash equivalents at the beginning of the period	218,176	190,933				Less: accumulated impairment under stage 1	(323)	(346)
Exchange difference in respect of cash and cash equivalents	(7,684)	(10,784)	Sub total	210,581	188,189	accumulated impairment under stage 2	(95)	(301)
			Total	397,406	372,448	accumulated impairment under stage 3	-	-
Cash and cash equivalents at the end of the period	227,839	211,305	Total	397,400	372,440	Net commitments and contingencies	466,709	441.523

89,311

1,156

186,825

90,532

1,293

184,259

Fixed deposits

Other deposits

Sub total

-

-

Analy	sis of Financial Instrur	ments by Measurement Ba	asis		Ana	alysis of Financial Instrun	ents by Measurement B	Analysis of Financial Instruments by Measurement Basis				
For the period ended 30 September 2024	Amortised cost Rs. 'Mn	Fair value through profit and loss Rs. 'Mn	Fair value through other comprehensive income Rs. 'Mn	Total Rs. ′Mn	For the period ended 31December 2023	Amortised cost Rs. 'Mn	Fair value through profit and loss Rs. 'Mn	Fair value through other comprehensive income Rs. ′Mn	Total Rs. 'Mn			
Assets					Assets							
Cash and cash equivalents	227,839	-	-	227,839	Cash and cash equivalents	218,143	-	-	218,143			
Balances with Central Banks	45,148	-	-	45,148	Balances with Central Banks	88,041	-	-	88,041			
Placements with banks	5,925	-	-	5,925	Placements with banks	11,337	-	-	11,337			
Derivative financial instruments	-	804	-	804	Derivative financial instruments	-	1,011	-	1,011			
Loans and advances	190,611	-	-	190,611	Loans and advances	210,214	-	-	210,214			
Debt instruments	94	14	69,879	69,987	Debt instruments	94	24	19,662	19,780			
Acceptance and endorsements	41,587	-		41,587	Acceptance and endorsements	24,265	-	-	24,265			
Total financial assets	511,204	818	69,879	581,901	Total financial assets	552,094	1,035	19,662	572,791			
Liabilities					Liabilities							
Due to banks	11,418	-	-	11,418	Due to banks	38,359	-	_	38,359			
Derivative financial instruments	-	161	-	161	Derivative financial instruments	-	229	-	229			
Financial liabilities - due to depositors	397,406	-	-	397,406	Financial liabilities - due to depositors	372,448	-	-	372,448			
Financial liabilities - due to other borrowers	-	-	-	-	Financial liabilities - due to other borrowers	-	-	-	-			
Acceptance and endorsements	41,596	-	-	41,596	Acceptance and endorsements	24,525	-	-	24,525			
Total financial liabilities	450,420	161	-	450,581	Total financial liabilities	435,332	229	-	435,561			

				Statement of Chang	jes in Equity					
For the Period Ended 30 September 2024		Stated Capital/Assigned Capital			Reserves					
	Ordinary voting shares Rs. 'Mn	Ordinary non-voting shares Rs. 'Mn	Assigned capital Rs. 'Mn	Reserve fund Rs. 'Mn	Revaluation reserve Rs. 'Mn	Retained earnings Rs. 'Mn	Other reserves Rs. 'Mn	Total Rs. 'Mn	Non-controlling interest Rs. 'Mn	Total equity Rs. 'Mn
Balance as at 01/01/2024 (Opening balance)	-	-	3,152	3,152	2,970	72,239	41,036	122,549	-	122,549
Total comprehensive income for the year										
Profit/(loss) for the year (net of tax)	-	-	-	-	-	11,055	-	11,055	-	11,055
Other comprehensive income (net of tax)	-	-	-	-	-	(13)	(7,313)	(7,326)	-	(7,326)
Total comprehensive income for the year	-	-	-	-		11,041	(7,313)	3,729	-	3,729
Transactions with equity holders recognised directly in equity										
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-
Transfer to reserves during the period	-	-	-	-	-	-	(6)	(6)	-	(6)
Profit transferable to head office	-	-	-	-		(5,997)	-	(5,997)	-	(5,997)
Gain/(loss) on revaluation of property, plant and equipment										
(if cost method is adopted)	-	-	-			-	-	-	-	-
Others	-	-	-		-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-		(5,997)	(6)	(6,003)	-	(6,003)
Balance as at 30/09/2024 (Closing balance)	-	-	3,152	3,152	2,970	77,283	33,718	120,275	-	120,275

The financial information summarised above for the nine months ended 30 September 2024 is drawn up from the un-audited accounts of the Bank, prepared according to the Sri Lankan Accounting Standards. (SLFRS/LKAS).

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of HSBC Bank 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 un-audited financial statements of the Bank unless indicated as audited. (c) the information contained in these statements are true and correct to the best of our knowledge and belief.



Mark Surgenor (Signed) Chief Executive Officer

Angelo Pillai (Signed) Chief Financial Officer