

HDFC Bank of Sri Lanka



UNAUDITED FINANCIAL STATEMENTS 2024

**INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
31st December 2024**

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HDFC BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 31.12.2024

Description	Bank			
	Current Quarter	Previous Quarter	Current Period	Previous Period
	From 01/10/24 To 31/12/24	From 01/10/23 To 31/12/23	From 01/01/24 To 31/12/24	From 01/01/23 To 31/12/23
	Rs. MN	Unaudited	Unaudited	Unaudited
Interest Income	1,961	2,383	8,170	11,195
Interest Expenses	1,209	1,829	5,388	8,884
Net Interest Income	752	553	2,782	2,311
Fee and Commission Income	60	93	330	353
Fee and Commission Expenses				
Net fee and Commission Income	60	93	330	353
Net gains/(losses) from trading				
Net fair value gains/(losses) on:				
financial assets at fair value through profit or loss				
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				2,661
at fair value through other comprehensive income				
Net other Operating Income	7	120	7	120
Total Operating Income	818	767	3,119	5,445
Impairment Charges	258	378	278	467
Net Operating Income	560	388	2,841	4,978
Personnel Expenses	530	342	1,646	1,584
Depreciation and amortisation expenses	44	44	173	178
Other expenses	148	142	609	566
Operating Profit/(loss) before VAT & NBT on financial services				
Social security contribution	-162	-140	412	2,650
Value Added Tax (VAT) on financial services	54	-68	298	523
Social Security Contribution	9	4	50	93
Nation Building Tax (NBT) on financial services				
Operating profit/(loss) after VAT on financial services ,Social security contribution & NBT on financial services	-225	-77	64	2,034
Share of profits of associates and joint ventures				
Profit/(loss) before tax	-225	-77	64	2,034
Income tax expenses	113	-97	255	732
Profit/(loss) for the period	-338	20	-191	1,302
Profit attributable to:				
Equity holders of the parent	-338	20	-191	1,302
Non- controlling interests				
Earning per share on profit				
Basic Earnings per Ordinary Share (Rs.)	(5.22)	0.31	(2.95)	20.12
Diluted earnings per ordinary share (Rs.)	-	-	-	-

HDFC BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31.12.2024

Description	Bank			
	Current Quarter	Previous Quarter	Current Period	Previous Period
	From 01/10/24 To 31/12/24	From 01/10/23 To 31/12/23	From 01/01/24 To 31/12/24	From 01/01/23 To 31/12/23
Rs Mn				
Profit/(Loss) for the period	-338	20	-191	1,302
Items that will be reclassified to income statement				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other Comprehensive Income	-8	1	-36	24
Less: Tax expense relating to items that will be reclassified to income statement	2	-	11	-7
Items that will not be reclassified to income statement designated at				
fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-95	26	-95	26
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others (specify)	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
	29	-8	29	-8
Other Comprehensive Income (OCI) for the period, net of taxes	-72	19	-92	35
Total comprehensive income for the period	-410	39	-282	1,337
Attributable to				
Equity Holders	-410	39	-282	1,337
Non - Controlling Interest				

HDFC BANK
STATEMENT OF FINANCIAL POSITION
AS AT 31st DECEMBER 2024

Description Rs. Mn	Bank	
	Current Period	Previous Period
	As at 31/12/24	As at 31/12/23 (Restated)
Assets		
Cash and Cash Equivalents	325	237
Balance with Central Bank		
Placements with banks	36	33
Derivative financial instruments		
Financial assets recognized through Profit or Loss		
- measured at fair value		
- designated at fair value		
Financial assets at amortised cost		
- loans and advances	40,130	41,010
- debt and other instruments	17,698	7,163
Financial assets measured at fair value through other comprehensive income	4,739	16,815
Investment in subsidiaries		
Investments in associates and joint ventures		
Property, plant and equipment	187	223
Right of use assets	262	304
Investment properties	1,284	1,284
Goodwill and intangible assets	66	102
Deferred tax assets	505	459
Other assets	210	104
Total Assets	65,443	67,733
Liabilities		
Due to banks	566	800
Derivative financial instruments		
Financial liabilities recognized through profit or loss		
- measured at fair value		
- designated at fair value		
Financial liabilities at amortised cost		
- due to depositors	52,005	53,613
- due to debt securities holders		
- due to other borrowers	1,615	1,526
Debt securities issued	1,427	1,425
Lease Liability	303	336
Retirement benefit obligations	1,026	873
Current tax liabilities	151	574
Deferred tax liabilities		
Other provisions		
Other liabilities	355	310
Due to subsidiaries		
Total Liabilities	57,449	59,456
Capital		
AT - 1 Capital		
Perpetual Bond	281	281
Total AT - 1 Capital	281	281
Equity Capital		
Stated capital/Assigned capital	962	962
Statutory reserve fund	344	354
OCI reserve	-103	-11
Retained earnings	5,894	6,057
Other reserves	615	634
Total shareholders' equity	7,713	7,995
Non-controlling Interest	-	-
Total Equity Capital and AT-1 Capital	7,994	8,277
Total equity and liabilities	65,443	67,733
Contingent liabilities and commitments	31	306
Memorandum information		
Number of employees	494	515
Number of Branches	39	39

Note: Amounts stated are net of impairment and depreciation.

HDFC BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 DECEMBER 2024.

Description Rs Mn	Bank									Total	Non-Controlling Interest	Total Equity
	Stated capital/ Assigned capital			Reserves								
	Ordinary Voting Shares	Ordinary non-Voting Shares	Assigned capital	Statutory Reserve Fund	OCI Reserve	Revaluation Reserves	Retained Earnings	Other Reserves				
Balance as at 01/01/2023	962	-	-	289	-46	-	4,950	504	6,658	-	6,658	
Total comprehensive income for the period												
Prior Year Adjustments - Tax	-	-	-	-	-	-	-	-	-	-	-	
Profit/(Loss) for the year (net of tax)	-	-	-	-	-	-	1,302	-	1,302	-	1,302	
Other comprehensive income (net of tax)	-	-	-	-	35	-	-	-	35	-	35	
Total comprehensive income for the period	962			289	-11		6,252	504	7,995		7,995	
Transactions with equity holders, recognised directly in equity												
Share issue/increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-	
Bonus issue	-	-	-	-	-	-	-	-	-	-	-	
Right issue	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Reserves during the period	-	-	-	65	-	-	-195	130	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-	
Gain/(loss) on revaluation of Property Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	
Total transaction with equity holders	-	-	-	65			-195	130				
Balance as at 31/12/2023	962	-	-	354	-11	-	6,057	634	7,995	-	7,995	

HDFC BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 DECEMBER 2024

Description Rs. Mn	Bank									Total	Non-Controlling Interest	Total Equity
	Stated capital/ Assigned capital			Reserves								
	Ordinary Voting Shares	Ordinary non-Voting Shares	Assigned capital	Statutory Reserve Fund	OCI Reserve	Revaluation Reserves	Retained Earnings	Other Reserves				
Balance as at 01/01/2024	962	-	-	354	-11	-	6,057	634	7,995	-	7,995	
Total comprehensive income for the period												
Profit/(Loss) for the year (net of tax)	-	-	-	-	-	-	-191	-	-191	-	-191	
Other comprehensive income (net of tax)	-	-	-	-	-92	-	-	-	-92	-	-92	
Total comprehensive income for the period	962	-	-	354	-103	-	5,866	634	7,713	-	7,713	
Transactions with equity holders, recognised directly in equity												
Share issue/increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-	
Share options exercised	-	-	-	-	-	-	-	-	-	-	-	
Bonus issue	-	-	-	-	-	-	-	-	-	-	-	
Right issue	-	-	-	-	-	-	-	-	-	-	-	
Transfer to reserves during the period	-	-	-	-10	-	-	29	-19	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-	
Gain/(loss) on revaluation of Property Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	
Total transaction with equity holders	-	-	-	-	-	-	-	-	-	-	-	
Balance as at 31/12/24	962	-	-	344	-103	-	5,894	615	7,713	-	7,713	

Note : In the year 2023 retained earnings were adjusted with the estimation error of Rs. 78.6 Mn (Net of taxes) due to penal interest recognised above the CBSL maximum limit

HDFC BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31st DECEMBER 2024

Description Rs , Mn	Bank	
	Current Period	Previous Period
	2024	2023
Cash Flows From Operating Activities		
Interest Receipts	6,248	10,856
Interest payments	-5,723	-9,009
Net commission Receipts	250	297
Trading income		
Payments to Employee	-1,475	-1,462
VAT, CROP, SSCL payments & NBT on financial services	-465	-807
Receipt from other operating activities	57	76
Payments on other operating activities	-596	-544
Operating profit before changes in operating assets & liabilities	-1,704	-594
(Increase)/Decrease In Operating Assets :		
Balances with Central Bank of Sri Lanka		
Financial Assets at amortised cost - Loans and Advances	2,042	1,435
Other Assets	21	297
Increase / (Decrease) In Operating Liabilities		
Financial Liabilities at amortised cost - due to Depositors	-1,217	3,534
Financial Liabilities at amortised cost - due to Debt Security Holders		
Financial Liabilities at amortised cost - due to Other Borrowers	-265	-197
Other Liabilities	-58	148
Net cash generated from operating activities before income tax	-1,181	4,623
Income Tax Paid	-688	-482
Net cash (used in) / from operating activities	-1,869	4,141
Cash Flows From Investing Activities		
Purchase of property, plant and equipment	-11	-24
Proceeds from the sale of property, plant and equipment	7	1
Purchase of financial investments		
Proceeds from the sale and maturity of financial investments	1,960	-4,221
Net purchase of intangible assets		
Net cash flow from acquisition of investments in subsidiariess, joint ventures and associates		
Net cash flow from disposal of subsidiaries, associates and joint ventures		
Dividends received from investments in subsidiareis and associates		
Other		
Net cash (used in) / from investing activities	1,956	-4,244
Cash Flows From Financing Activities		
Net proceeds from the issue of Ordinary share capital	-	-
Net proceeds from the issue of Other equity instruments	-	-
Net proceeds from the issue of Subordinated debt	-	-
Repayment of Subordinated debt	-	-
Interest paid on subordinated debts	-	-
Dividends paid to non - controlling Interest	-	-
Dividends paid to shareholders of the parent company	-	-
Dividends paid to holders of other equity instruments	-	-
Others	-	-
Net cash (used in) / from financing activities		
Net increase/(decrease) in cash & cash Equivalents	87	-102
Cash & cash equivalents at beginning of the period	237	340
Exchange difference in respect of cash & cash equivalents		
Cash and cash equivalents at the end of the period	325	237

Note: Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows

HDFC BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 31 DECEMBER 2024

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	325	-	-	325
Balances with central banks	-	-	-	-
Placements with banks	36	-	-	36
Derivative financial instruments	-	-	-	-
Loans and advances	40,130	-	-	40,130
Debt instruments	17,698	-	4,739	22,437
Equity instruments	-	-	-	-
Others	-	-	-	2,515
Total financial assets	58,189	-	4,739	65,443

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	566	-	566
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	52,005	-	52,005
- due to debt security holders	1,427	-	1,427
- due to other borrowers	1,897	-	1,897
Total financial liabilities	55,896	-	55,896
Other Liabilities	-	-	1,835
Equity	-	-	7,713
Total financial liabilities	55,896	-	65,443

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

HDFC BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 31 DECEMBER 2023

b. Bank - Previous period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	237	-	-	237
Balances with central banks	-	-	-	-
Placements with banks	33	-	-	33
Derivative financial instruments	-	-	-	-
Loans and advances	41,010	-	-	41,010
Debt instruments	7,163	-	-	7,163
Equity instruments	-	-	16,815	16,815
Others	-	-	-	2,475
Total financial assets	48,443		16,815	67,733

In rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	800	-	800
Derivative financial instruments	-	-	-
Financial liabilities	-	-	-
- due to depositors	53,613	-	53,613
- due to debt security holders	1,425	-	1,425
- due to other borrowers	1,807	-	1,807
Total financial liabilities	57,645	-	57,645
Others		-	2,092
Equity			7,995
Total liabilities	57,645	-	67,733

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

HDFC BANK
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND
IMPAIRMENT
AS AT 31 DECEMBER 2024

In Rupees Millions	Bank	
	Current Period	Previous Period
	31/12/24	31/12/23
Product-wise Gross loans & advances		
By product - Domestic currency		
Overdrafts	-	-
Term loans	41,190	41,980
Lease rentals receivable	598	642
Credit cards	-	-
Pawning	1,439	1,000
Other Loans	-	-
Sub Total	43,226	43,622
By Products - Foreign Currency		
Overdrafts	-	-
Term Loans	-	-
Guarantees	-	-
Bonds	-	-
Other Loans	-	-
Sub Total	-	-
Total	43,226	43,622
Product -Wise Commitments and Contingencies		
By Product-Domestic Currency		
Guarantees	13	4
Bonds	-	-
Undrawn credit lines	18	302
Other commitments	-	-
Other contingencies	-	-
Sub Total	31	306
By product - Foreign currency		
Guarantees	-	-
Bonds	-	-
Undrawn credit lines	-	-
Other commitments	-	-
Other contingencies	-	-
Sub Total	-	-
Total	31	306
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	43,257	43,928
Less: Accumulated impairment under stage 1	289	285
Accumulated impairment under stage 2	211	280
Accumulated impairment under stage 3	2,027	1,686
IIS	568	362
Total Impairment	3,096	2,612
Net value of loans and advances, commitments and contingencies	40,161	41,315

MOVEMENT OF THE IMPAIRMENT DURING THE PERIOD

Description Rs . Mn	Bank	
	Current Period	Previous Period
	31/12/24	31/12/23
Movement of impairment during the period		
Under Stage 1		
Opening balance 01-01	285	246
Charge/(Write back) to income statement	4	39
Write-off during the year		
Other movements		
Closing balance at 31/12	289	285
Under Stage 2		
Opening balance 01-01	280	198
Charge/(Write back) to income statement	-68	82
Write-off during the year		
Other movements		
Closing balance at 31/12	211	280
Under Stage 3		
Opening balance 01-01	1,686	1,563
Charge/(Write back) to income statement	341	123
Write-off during the year		
Other movements		
Closing balance at 31/12	2,027	1,686
Interest in Suspense	568	362
Total impairment	3,096	2,612

**HDFC BANK
ANALYSIS OF DEPOSITS
AS AT 31.12.2024**

Description Rs. Mn	Bank	
	Current Period	Previous Period
	31.12.2024	31.12.2023 Audited
By Product - Domestic Currency		
Demand deposit(Current Accounts)	-	-
Savings deposits	8,840	8,547
Fixed deposits	43,165	45,066
Others	-	-
Sub Total	52,005	53,613
By Product - Foreign Currency		
Demand deposits	-	-
Savings deposits	-	-
Fixed deposits	-	-
Others	-	-
Sub Total	-	-
Total	52,005	53,613

Debt security interest rate vs Government Security Interest rates

Debenture Type	Interest rate %		Gov. security Interest rate %	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023
Debenture - 10Years- 2015(Fixed Annu. 2025)	12.00	12.00	9.30	13.63

HDFC BANK
SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
AS AT 31/12/2024 (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	31/12/24	31/12/23
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tire 1	7,591	7,578
Tier 1 Capital	7,841	7,828
Total Regulatory Capital	8,053	8,253
Regulatory Capital Ratios (%)		
Common Equity Tire 1 Capital (%) (Minimum Requirement , 7.0%)	33.42%	35.84%
Tier 1 Capital Ratio(%) (Minimum Requirement, 8.5%)	34.52%	37.02%
Total Capital Ratios (%) (Minimum Requirement, 12.5%)	35.46%	39.03%
Basel III Leverage Ratio (%) (Minimum Requirment 3%)	11.90%	9.54%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement -100%)		
-Rupee (%)	223%	394%
-All Currency (%)	-	-
Net Stable Funding Ratio(%) - (Minimum Requirement - 100%)	128%	143%
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 3) to Total Loans, Ratio (%) *	45.92%	40.92%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%) *	9.91%	9.07%
Impaired Loans (Stage 3) Ratio % - excluding EPF loans *	22.98%	22.49%
Impairment (Stage 3) to Stage 3 Loans Ratio (%) -excluding EPF loans *	23.49%	20.52%
Income & Profitability		
Net Interest Margin (%)	4.18%	3.54%
Return on Assets (before Tax) (%)	0.10%	3.11%
Return on Equity (%)	-2.43%	17.70%
Cost to Income Ratio (%)	78.03%	42.76%
Debt/Equity (Times)	0.50	0.50
Interest Cover (Times)	3.62	8.66
Interest Yeild	12.80%	17.94%
Memorandum Information		
Credit Rating	BB+(lka) (Stable)	BB+(lka) (Stable)
Number of Employees	494	515
Number of Branches	39	39

* Including Undrawn Portion of Credit

Financial Indicators	Share Price(Rs)		Debenture price(Rs) Issued 2015
	4th Quarter 31.12.2024	As at 31.12.2023	4th Quarter 31.12.2024
Market Price of shares/Debentures during the Quarter			
Highest Price	49.20	38.40	N/T *
Lowest Price	31.60	28.90	N/T *
Last Trading Price	48.60	31.60	N/T *

* N/T - No Transaction

Listed Debenture Information

Yeild to Maturity of Last Trade Done(% p. a)		
Quarter ended 30th September 2024	2024	2023
10 Years fixed Annual (12.00 p.a)	-	-

Notes to the Financial Statement

1. The Statement of Financial Position as at 31.12.2024, Income Statement, Statement of Comprehensive Income, Statement of Cash Flow and Statement of Changes in equity for the quarter ended, are drawn up from the unaudited accounts of the bank and provides the financial and other reporting information required by the CSE and the CBSL. If required, the Bank provides additional disclosures to comply with LKAS 34, on Interim Financial Reporting.
2. These Financial statements have been prepared in accordance with the Sri Lanka Accounting Standard No 34, 'Interim Financial Reporting' and other applicable Sri Lanka Accounting Standards.
3. No circumstances have arisen since the Statement of Financial Position date that would require adjustment to or disclosure in the interim financial statements for the quarter ended 31st December 2024. Except disclosure under Note No. 11
4. The Financial statements have been prepared in accordance with the accounting policies set out in the Annual Reports for the Year ended 31st Dec 2023.
5. The contingent liabilities consists of undisbursed loans and guarantees issued to customers.
6. Shares held by the twenty largest share holders of voting shares as at 31.12.2024

	Share Holder Name	No of Share	%
1.	National Housing Development Authority	32,180,000	49.73
2.	Sampath Bank PLC/ LOLC Holdings PLC	9,707,740	15.00
3.	Thurston Investments Limited	9,155,000	14.15
4.	Sampath Bank PLC / Senthilverl holdings (Pvt) Ltd	4,929,324	7.62
5.	Condominium Management Authority	300,000	0.46
5.	Urban Development Authority	300,000	0.46
7.	Dr R .R. De Silva	295,126	0.46
8.	MR. S. Abishek	267,696	0.41
9.	Sampath Bank PLC/Mr.Arunasalam Sithampalam	258,054	0.40
10.	Miss. S.N.C.W.M.T.R. Kandedgedara	235,325	0.36
11.	Miss. S. Durga	200,413	0.31
12.	Finco Holdings (Private) Limited	185,000	0.29
13.	The Associated Newspapers of Ceylon Limited	180,000	0.28
14.	Mr. D A De Zoysa	170,000	0.26
15.	Dr.S Yaddehige	133,180	0.21
16.	Ravi Exports Private Limited	125,000	0.19
17.	National Water Supply & Drainage Board	120,000	0.19
17.	Road Development Authority	120,000	0.19
17.	State Engineering Corporation	120,000	0.19
20.	Seylan Bank PLC/ A.C. Senanka	110,642	0.17
	Total	59,092,500	91.34

* The Public Holding percentage is 36.075% , No of Shares 23,344,637 and No of Shareholders 2150.

7. Minimum Share Holders for compliance

OPTION - 5	MINIMUM SHARE HOLDERS FOR COMPLIANCE		
	Float-adjusted Market Capitalization	Public Holding Percentage	Number of public Shareholders
Minimum	Less Than 2.5 Bn	20%	500
Available	1.13	36.08%	2,150

8. Directors' & Chief Executive Officer's holding in shares and Debentures of the Bank at the end of 31.12.2024 are as follows.

Directors' & Chief Executive Officer's Name	No of Shares	No of Debentures
1.Mr. P.J. Jayasinghe	-	-
2.Mr. W.M. Ananda	-	-
3.Mr. P.A. Lionel	2,000	-
4.Dr. K.Pathiraja (P.A. Krishantha)	1,000	-
5.Mr. W. N. I.C. Fernando	1,000	-
6.Mr. K.B. Wijeyaratne	2,000	-
7. Mr. H.K.K.A.Jayasundara	-	-
8.Mr. C.R.P. Balasuriya (Acting GM / CEO & DGM- Treasury)	-	-
Total	6,000	-

9. Number of shares representing the entity's stated capital - 64,710,520

CERTIFICATION:

We, the undersigned, being the Chief Executive Officer and Chief financial officer of HDFC Bank of Sri Lanka jointly certify that :-

- (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka & Colombo Stock Exchange.
- (b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

Signed
Anura Hettiarachchi
Chief Financial Officer

Signed
C.R.P. Balasuriya
Acting GM / CEO & DGM - Treasury

Signed for and on behalf of the Board of Directors, HDFC Bank of Sri Lanka

Signed
K.B. Wijeyaratne
Director

Signed
P.J. Jayasinghe
Chairman

Dated: 28 Feb 2025

HDFC Bank of Sri Lanka
CORPORATE INFORMATION

Name

HDFC Bank of Sri Lanka (Housing Development Finance Corporation Bank of Sri Lanka).

Legal Form

A Licensed Specialized Bank incorporated under the provisions of Housing Development Finance Corporation, Act No. 07 of 1997, amended by Act No. 15 of 2003 and Act No. 45 of 2011.

Accounting Year-end

December 31

Tax Payer Identification Number

409056350

VAT Registration Number

409056350 - 7000

Credit Rating

Fitch : BB+ (lka) Outlook Stable

Registered Head Office

Address: P.O. Box 2085, Sir Chittampalam A Gardiner Mawatha, Colombo 02.

Tel : 2356800, 2446241, 2446239, 2447354

Fax : 2446392, 2356829, 2356827

Web Site : www.hdfc.lk

E-mail : info@hdfc.lk

Stock Market Listing

The ordinary shares of the Bank are listed in the main board of the Colombo Stock Exchange (CSE)

Board Of Directors

- | | |
|---------------------------------------|--------------------------|
| 1. Mr.P.J. Jayasinghe (Chairman) | 5. Mr. W.N.I.C. Fernando |
| 2. Mr. W.M. Ananda | 6. Mr. K.B. Wijeyaratne |
| 3. Mr. P.A. Lionel | 7. H.K.K.A. Jayasundara |
| 4. Mr. K. Pathiraja (P.A. Krishantha) | |

Company Secretary

Mrs. Prashanie Saroja Attygalle

Associate Member - ICCSSL

Associate Member - ICSA

Telephone : 2423378

E-mail – Prashanie.a@hdfc.lk

Registrars

SSP Corporate Services (Pvt.) Limited

Address: 101, Inner Flower Road, Colombo 03.

Telephone : 2573894

Fax : 2573609

E-Mail : sspsec@sltnet.lk

Auditor

Auditor General

Bankers

- | | |
|--------------------------------------|-----------------------|
| 1. Bank of Ceylon Corporate Branch | 5. Nations Trust Bank |
| 2. People's Bank | 6. MCB Bank Limited |
| 3. Commercial Bank of Ceylon Limited | 7. Sampath Bank PLC |
| 4. Pan Asia Banking Corporation PLC | 8. DFCC Bank |

Corporate Management

- | | |
|---|--|
| 1. Mr. C. R. P. Balasuriya - Acting GM/CEO & DGM - Treasury | 5. Mr. I. Nishantha - Chief Manager - Risk Management |
| 2. Mrs. K.T.D.D. De Silva - AGM - Legal | 6. Mrs. R.P.G.Lenora - Compliance Officer |
| 3. Mr. H. A. Anura - Chief Financial Officer | 7. Mr. A.M. Neelachandra - Chief Manager – IT |
| 4. Mrs. W.N.D. Botejue - AGM - HR & Admin | 8. Mrs. G. P. Priyadarshani - Chief Internal Auditor |
| | 9. Mrs. Prashanie Saroja Attygalle – Company Secretary |

Investor information

Mr. Anura Hettiarachchi

Chief Financial Officer

T.P. 2356800, 2446239 D/L 2356802

Fax : 2356829

E-mail – anura.h@hdfc.lk