HBL	JOB DESCRIPTION	Position Code: Version: Date: July 2026

1. JOB DETAILS

Job title:	Regulatory & Financial Reporting Officer	**Job grade:** (Clerk/Officer/Manager)	Officer
Reports to (position):	Financial Controller	**Certified Role:** (Y/N)	N
Department:	Finance		

2. JOB PURPOSE

Execution of preparing regulatory returns of liquidity and capital reporting. Perform checks and controls.
Produce regulatory returns with management information for FINREP, BT, ELS and other PRA / HMRC related returns.
Assist in preparing annual financial statements under UK GAAP. Liaise with external auditors and within the Bank to resolve queries in timely manner.
Produce information for ALCO pack. Perform weekly liquidity and capital information for circulation. Assist team in automating work to bring more efficiency.

3. JOB DIMENSIONS

Number of staff supervised:	**Direct reports:**	0
	Total team size (including direct & indirect reports):	0
Financial dimensions:	**Income target:**	N/A
	Operating budget:	*N/A*
Other (e.g. number of branches, customer volumes):		*N/A*

4. KEY ACCOUNTABILITIES & RESPONSIBILITIES

Description

- Responsible to execute process for preparation of Liquidity and Capital related regulatory returns on various frequencies i.e. monthly, quarterly, and yearly basis. Perform reconciliation and validation of the data.
- Make sure assign regulatory returns are prepared on timely manner with management information.
- Assist in preparing annual statutory financial statements under FRS 102 UK GAAP.
- Liaison with external auditors and HBL Pakistan for group reporting.
- Responsible for compilation of the ALCO pack on monthly basis and prepare weekly and monthly information for circulation
- Any other work assigned by the FC and CFO of the bank.

5. QUALIFICATIONS AND EXPERIENCE

Minimum qualifications:

- Qualified ACCA/MBA or equivalent

Experience, Skills & Competencies:

- Candidates should have 1 or 2 years of experience.
- Understanding of FRS 102 UK GAAP.
- Professionalism and ethics
- Decent regulatory knowledge of both Capital and Liquidity

6. JOB CONTEXT

Conduct Rules

*The incumbent is subject to the **Individual Conduct Rules** as outlined in the FCA Handbook COCON Section 2.*

HBL Values

The incumbent must exemplify & abide by the HBL UK Values, Commitments & Behaviours:

- *Integrity – Be Ethical & Fair*
- *Customer Centric – Deliver Great Experiences*
- *Value People – Respect, Empower, Appreciate*
- *Progressive – Innovate & Challenge*
- *Excellence – Be Your Best*

Frameworks & Policies

This is a 2nd line of defence role and as such must ensure full compliance with the Bank's policies and frameworks relating to submission of the regulatory returns.

7. APPROVALS

Job holder	
______________________________	______________________________
Signature	Date
Line manager	
______________________________	______________________________
Signature	Date