



2025

Rating by VIS

VIS Credit Rating Agency has reaffirmed the long-term entity rating of House Building Finance Company (HBFC) Limited as 'AAA' and maintained its short-term entity rating at 'A1+'. These ratings reflect HBFC's healthy capital adequacy, comfortable liquidity position and favourable profitability indicators.

RATING DETAILS

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RATINGS CATEGORY	Latest Rating		Previous Rating	
	Long-Term	Short Term	Long-Term	Short Term
ENTITY	AAA	A1+	AAA	A1+
RATING OUTLOOK/ WATCH	Stable		Stable	
RATING ACTION	Reaffirmed		Reaffirmed	
RATING DATE	June 17, 2026		June 27, 2025	

The ratings were issued on June 17, 2026.

Read Press Release here:

<https://vis.com.pk/Home/PressRelease?mRatingId=00500002015>

To view the complete rating report, click here:

https://docs.vis.com.pk/RatingReports/OP_00500002015_0005000.pdf

About VIS:

VIS Credit Rating Company Limited (VIS) is a leading credit rating agency in Pakistan, providing independent and objective opinions on the creditworthiness of entities and financial instruments. Formerly known as JCR-VIS, the agency rebranded to VIS after ending its technical partnership with Japan Credit Rating Agency (JCR). VIS plays a crucial role in the financial markets by enhancing transparency, supporting informed investment decisions, and contributing to financial stability. Its ratings are widely used by investors, regulators, and financial institutions across the country.