

INDIAN OVERSEAS BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 30.06.2025

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2025 to 30.06.2025 in LKR	Previous Period From 01.04.2024 to 30.06.2024 in LKR	Current Period From 01.04.2025 to 30.06.2025 in INR	Previous Period From 01.04.2024 to 30.06.2024 in INR
Interest Income	594	668	73,855	65,350
Interest expenses	183	177	46,393	40,939
Net Interest income	411	491	27,462	24,411
Fee and Commission income	56	70	3,902	3,083
Fee and Commission expenses	-	-	-	-
Net fee and Commission income	56	70	3,902	3,083
Net gains/(losses) from trading	12	45	75	74
Net fair value gains/(losses) from financial instruments at fair value through profit or loss				
Net gains/(losses) from derecognition of financial assets	-	-	-	-
Net gains/(losses) on derecognition of financial assets :				
Net other operating income	-	2	10,832	7,173
Total operating income	479	608	42,271	34,741
Impairment charges	14	7	8,440	9,379
Net Operating income	465	601	33,831	25,362
Personal expenses	20	21	11,665	11,245
Depreciation and amortization expenses	-	-	3,627	3,647
Other expenses	20	23	3,400	3,090
Operating profit / (loss) before VAT & NBT on financial services	425	557	15,139	7,380
Value added tax (VAT) on financial services	64	98	-	-
National building tax (VAT) on financial services	-	-	-	-
Operating profit / (loss) after VAT & NBT on financial services	361	458	15,139	7,380
Share of profits of associates and joint ventures	-	-	-	-
Profit / (loss) before tax	361	458	15,139	7,380
Income Tax expenses	57	165	4,029	1,052
Profit / (loss) for the period	304	293	11,110	6,328
Profit attributable to :				
Equity Holders of the parent	304	293	11,110	6,328
Non-controlling interests				
Earnings per share on profit				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

INDIAN OVERSEAS BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30.06.2025

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2025 to 30.06.2025 in LKR	Previous Period From 01.04.2024 to 30.06.2024 in LKR	Current Period From 01.04.2025 to 30.06.2025 in INR	Previous Period From 01.04.2024 to 30.06.2024 in INR
Profit (loss) for the period	304	293	11,110	6,328
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	-	-	-	-
Others (specify)	-	-	-	-
Less : Tax expense relating to items that will be reclassified to income statement	-	-	-	-
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	-	-
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others - Foreign Exchange gain from FCBU	118	160		
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other Comprehensive Income (OCI) for the period, net of taxes	118	160	-	-
Total comprehensive income for the period attributable to :	422	453	11,110	6,328
Equity holders of the parent	422	453	11,110	6,328
Non-controlling interests	-	-	-	-

INDIAN OVERSEAS BANK
STATEMENT OF FINANCIAL POSITION
AS AT 30.06.2025

In Rupees Millions	Bank		Group	
	Current Period As at 30.06.2025 in LKR	Previous Period As at 31.03.2025 in LKR	Current Period As at 30.06.2025 in INR	Previous Period As at 31.03.2025 in INR
		(Audited)		(Audited)
Assets				
Cash and cash equivalents	1,826	1,560	185,426	182,975
Balances with central banks	710	365	2,266	2,327
Placements with banks	-	-	46,402	27,728
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	29,328	25,758	2,580,317	2,455,551
- debt and other instruments	7,525	8,049	1,088,065	1,075,981
Financial assets measured at fair value through other comprehensive income	2	2	53,546	32,140
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures				
Property, plant and equipment	302	303	49,150	46,548
Investment properties				
Goodwill and intangible assets				
Deferred tax assets				
Other assets	110	152	135,967	126,899
Total assets	39,803	36,189	4,141,139	3,950,149
Liabilities				
Due to banks	8,025	5,705	170,648	157,084
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	10,870	10,261	3,294,027	3,103,805
- due to debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	8	7	27	28
Current tax liabilities	193	111	-	-
Deffered tax liabilities	-	-	5	-
Other provisions	347	146	-	-
Other liabilities	-	-	338,653	363,823
Due to subsidiaries	-	-	-	-
Total liabilities	19,443	16,230	3,803,360	3,624,740
Equity				
Stated capital / Assigned capital	2,289	2,289	192,566	192,566
Statutory reserve fund	747	747	55,843	55,843
OCI reserve	2,553	2,610	-	-
Retained earnings	14,311	13,852	-	-
Other reserves	460	461	89,370	77,000
Total shareholders' equity	20,360	19,959	337,779	325,409
Date: 26.08.2025	Date: 26.08	-	-	-
Total equity	#VALUE!	19,959	337,779	325,409
Total equity and liabilities	#VALUE!	36,189	4,141,139	3,950,149
Contingent liabilities and commitments	7,718	6,639	1,345,110	1,594,052
Memorandum Information				
Number of Employees	19	19	21,087	20,965
Number of Branches	1	1	3,349	3,339

Note: Amounts stated are net of impairment and depreciation.

INDIAN OVERSEAS BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30.06.2025

Bank

In Rupees Millions	LKR	Stated capital/Assigned capital			Reserves					Total	Non controlling interest	Total equity
		Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves			
Balance as at 01.04.2025 (Opening balance)		-	-	2,289	746	2,610	117	13,853	344	19,959	-	19,959
Total comprehensive income for the period												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	304	-	304	-	304
Other comprehensive income (net of tax)		-	-	-	-	-	118	(21)	-	97	-	97
Total comprehensive income for the period		-	-	2,289	746	2,610	235	14,136	344	20,360	-	20,360
Transactions with equity holders, recognised directly in equity												
Share issue/increase of assigned capital		-	-	-	-	-	-	-	-	-	-	-
Share options exercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during the period		-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	-	-	-	-	-	-
Others (Please specify)		-	-	-	-	-	-	-	-	-	-	-
Total transactions with equity holders		-	-	-	-	-	-	-	-	-	-	-
Balance as at 30.06.2025 (Closing balance)		-	-	2,289	746	2,610	235	14,136	344	20,360	-	20,360

Group												
In Rupees Millions	INR	Stated capital/Assigned capital			Reserves				160359	Total	Non controlling interest	Total equity
		Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves			
		192,566	-	-	55,843	-	33,730	(125,334)	168,601	325,409	-	325,409
		Total comprehensive income for the period										
		-	-	-	-	-	-	11,111	-	11,111	-	11,111
		-	-	-	-	-	-	-	-	-	-	-
		192,566	-	-	55,843	-	33,730	(114,223)	168,601	336,516	-	336,516
		Transactions with equity holders, recognised directly in equity										
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	958	958	-	958
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	316	-	-	316	-	316
		-	-	-	-	-	(11)	-	-	(11)	-	(11)
		Date: 26.08.2025	Date: 26.08	-	-	-	305	-	958	1,263	-	1,263
		Balance as at 30.06.2025 (Closing balance)	#VALUE!	-	-	55,843	-	34,035	(114,223)	169,559	-	337,779

**INDIAN OVERSEAS BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30.06.2025**

In Rupees Millions	Bank (in LKR)	
	Current Period 30.06.2025	Previous Period 31.03.2025 (Audited)
Cash flows from operating activities		
Interest receipts	594	2,446
Interest payments	(183)	(652)
Net commission receipts	56	264
Trading income	12	203
Payments to employees	(20)	(92)
VAT & NBT on financial services	(64)	(383)
Receipts from other operating activities	-	3
Payments on other operating activities	(35)	(83)
Operating profit before change in operating assets & liabilities	360	1,706
(Increase) / decrease in operating assets		
Balances with Central Bank of Sri Lanka	(345)	-
Financial assets at amortised cost – loans & advances	-	-
Other assets (please specify)	(3,570)	(4,992)
Increase / (decrease) in operating liabilities		
Financial liabilities at amortised cost – due to depositors	-	-
Financial liabilities at amortised cost – due to debt securities holders	-	-
Financial liabilities at amortised cost – due to other borrowers	-	-
Other liabilities (please specify)	3,821	387
Net cash generated from operating activities before income tax	266	(2,899)
Income tax paid	-	(507)
Net cash (used in) / from operating activities	266	(3,406)
Cash flows from investing activities		
Purchase of property, plant & equipment	-	(8)
Proceeds from the sale of property, plant & equipment	-	-
Purchase of financial investments	-	2,273
Proceeds from the sale and maturity of financial investments	-	-
Net purchase of intangible assets	-	-
Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates	-	-
Net cash flow from disposal of subsidiaries, associates and joint ventures	-	-
Dividends received from investment in subsidiaries & associates	-	3
Others (please specify)	-	-
Net cash (used in) / from investing activities	-	2,268
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 debt	-	-
Dividend paid to non-controlling interest	-	-
Dividend paid to shareholders of the parent company	-	-
Dividend paid to shareholders of other equity instruments	-	-
Date: 26.08.2025	26.08.2025	2,749
Net cash (used in) / from financing activities	-	2,749
Net increase/(decrease) in cash & cash equivalents	266	1,611
Cash & cash equivalents at the beginning of the period	1,560	69
Exchange difference in respect of cash & cash equivalent	-	(120)
Cash & cash equivalents at the end of the period	1,826	1,560

INDIAN OVERSEAS BANK
SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)
30.06.2025

Financial Parameters	Bank	
	30.06.2025	31.03.2025
	in LKR million (Audited)	in LKR million (Audited)
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	19,840	19,841
Tier 1 Capital	19,840	19,841
Total Regulatory Capital	20,103	20,086
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	64.77%	62.47%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	64.77%	62.47%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	65.63%	63.24%
Base III Leverage Ratio (Minimum Requirement - 3%)	41.51%	46.05%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	2554%	7416%
All Currency (%)	196.11%	260.80%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	111%	126%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans, Ratio (%)	0.10%	0.12%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	80.83%	80.58%
Income and Profitability		
Net Interest Margin %	4.37%	5.35%
Return on Assets (befor Tax) %	3.84%	5.08%
Return on Equity %	7.14%	8.83%
Cost to Income Ratio%	33.09%	28.44%
Memorandum Information		
Credit Ratings	IND AA	IND AA
Number of Employees	19	19
Number of Branches	1	1

*Including Undrawn Portion of Credit

Certification

We, the undersigned, being the Chief Executive Officer and the Compliance Officer of Indian Overseas Bank 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;

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(b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

H.A.Sonwalkar
Country Head
Date: 26.08.2025

RJW N Chaturani
Compliance Officer
Date: 26.08.2025

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30.06.2025

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,826	-	-	1,826
Balances with central banks	710	-	-	710
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	29,328	-	-	29,328
Debt instruments	7,525	-	-	7,525
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	39,389	-	2	39,391

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	8,025	-	8,025
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	10,870	-	10,870
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Others (Specify)	-	-	-
Total financial liabilities	18,895	-	18,895

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

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

b. Bank - Previous Period - 31.03.2025				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,560	-	-	1,560
Balances with central banks	365	-	-	365
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	25,758	-	-	25,758
Debt instruments	8,049	-	-	8,049
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	35,732	-	2	35,734

In Indian Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	5,705	-	5,705
Derivative financial instruments	-	-	-
Date: 26.08.2025	Date: 26.08.2025		
- due to depositors	10,261	-	10,261
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Total financial liabilities	15,966	-	15,966

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

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30.06.2025

c. Group - Current period				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	185,426			185,426
Balances with central banks	2,266			2,266
Placements with banks	46,402			46,402
Derivative financial instruments				-
Loans and advances	2,580,317			2,580,317
Debt instruments	1,088,065			1,088,065
Equity instruments			53,546	53,546
Others (specify)				-
Total financial assets	3,902,476	-	53,546	3,956,022

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	170,648		170,648
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	3,294,027		3,294,027
- due to debt securities holders			-
- due to other borrowers			-
Others (specify)			-
Total financial liabilities	3,464,675	-	3,464,675

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

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

d. Group - Previous period - 31.03.2025				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	182,975			182,975
Balances with central banks	2,327			2,327
Placements with banks	27,728			27,728
Derivative financial instruments				-
Loans and advances	2,455,551			2,455,551
Debt instruments	1,075,981			1,075,981
Equity instruments			32,140	32,140
Others (specify)				-
Total financial assets	3,744,562	-	32,140	3,776,702

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	157,084		157,084
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	3,103,805		3,103,805
- due to debt securities holders			-
- due to other borrowers			-
Others (specify)			-
Total financial liabilities	3,260,889	-	3,260,889

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

INDIAN OVERSEAS BANK
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND
IMPAIRMENT
AS AT 30.06.2025

In Rupees Millions	Bank	
	Current Period as at 30.06.2025 In LKR	Previous Period as at 31.03.2025 In LKR
Product-wise Gross loans & advances		
By Product - Domestic Currency		
Overdrafts	363	357
Term Loans	3,507	2,462
Lease Rentals Receivable	-	-
Credit Cards	-	-
Pawning	-	-
Other Loans (Demand /Staff/Bills/NPA)	14	21
Sub Total	3,883	2,840
By Product - Foreign Currency		
Overdrafts		
Term Loans	8,626	6,640
Guarantees		
Bonds		
Other Loans (Demand /Staff/Bills/NPA)	16,818	16,278
Sub Total	25,444	22,918
Total	29,328	25,758
Product-wise commitments and contingencies		
By Product - Domestic Currency		
Guarantees		
Bonds		
Undrawn credit lines	-	-
Other Commitments		
Letters of Credits		
Bills of Exchange		
Other Contingencies (Specify)		
Sub Total	-	-
By Product - Foreign Currency		
Guarantees		
Bonds		
Undrawn credit lines		
Other Commitments		

Letters of Credits	2,849	3,264
Bills of Exchange	-	-
Other Contingencies (Specify)		
Sub Total	2,849	3,264
Total	2,849	3,264
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans & advances, commitments and contingencies		
Less : Accumulated impairment under stage 1	147	129
Date: 26.08.2025	0	0
Accumulated impairment under stage 3	121	123
Net value of loans & advances, commitments and contingencies	31,908	28,769
Movement of impairment during the period		
Under Stage 1	129	105
Charge/(Write back) to income statement	18	24
Write-off during the year		
Other movements	-	-
Closing balance as 30.06.2025	147	129
Under Stage 2	0	-
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance as 30.06.2025	0	0
Under Stage 3	123	161
Charge/(Write back) to income statement	(2)	(38)
Write-off during the year	-	-
Other movements	-	-
Closing balance 30.06.2025	121	123
Total impairment	268	252

INDIAN OVERSEAS BANK
ANALYSIS OF FINANCIAL DEPOSITS
AS AT 30.06.2025

In Rupees Millions	Bank	
	Current Period as at 30.06.2025	Previous Period as at 31.03.2025
By Product - Domestic Currency		
Demand Deposits (Current Accounts)	670	607
Savings Deposits	97	100
Fixed Deposits	2,479	1,495
Other (Dormant/Margin/Vostro)	13	13
Sub Total	3,259	2,216
By Product - Foreign Currency		
Demand Deposits (Current Accounts)	990	850
Savings Deposits	1,281	1,046
Fixed Deposits	5,341	5,992
Other (Dormant/Margin/Vostro)	4	4
Sub Total	7,616	7,893
Total	10,875	10,108