

INDIAN OVERSEAS BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 30.06.2026

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2026 to 30.06.2026 in LKR	Previous Period From 01.04.2025 to 30.06.2025 in LKR	Current Period From 01.04.2026 to 30.06.2026 in INR	Previous Period From 01.04.2025 to 30.06.2025 in INR
Interest Income	641	594	87,775	73,855
Interest expenses	197	183	50,899	46,393
Net Interest income	444	411	36,876	27,462
Fee and Commission income	85	56	4,679	3,902
Fee and Commission expenses	-	-	-	-
Net fee and Commission income	85	56	4,679	3,902
Net gains/(losses) from trading	81	12	77	75
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 :			-	
at fair value through profit or loss			-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Net other operating income	-	-	16,845	10,832
Total operating income	610	479	58,477	42,271
Impairment charges	15	14	8,340	8,440
Net Operating income	595	465	50,137	33,831
Personal expenses	23	20	21,044	11,665
Depreciation and amortization expenses	-	-	4,313	3,627
Other expenses	25	20	6,190	3,400
Operating profit / (loss) before VAT & NBT on financial services	547	425	18,590	15,139
Value added tax (VAT) on financial services	113	64	-	-
National building tax (VAT) on financial services	-	-	-	-
Operating profit / (loss) after VAT & NBT on financial services	434	361	18,590	15,139
Share of profits of associates and joint ventures	-	-	-	-
Profit / (loss) before tax	434	361	18,590	15,139
Income Tax expenses	120	57	1,998	4,029
Profit / (loss) for the period	314	304	16,592	11,110
Profit attributable to :				
Equity Holders of the parent	314	304	16,592	11,110
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 30.06.2026

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2026 to 30.06.2026 in LKR	Previous Period From 01.04.2025 to 30.06.2025 in LKR	Current Period From 01.04.2026 to 30.06.2026 in INR	Previous Period From 01.04.2025 to 30.06.2025 in INR
Profit (loss) for the period	314	304	16,592	11,110
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	662	118		
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other Comprehensive Income (OCI) for the period, net of taxes	662	118	-	-
Total comprehensive income for the period attributable to :	976	422	16,592	11,110
Equity holders of the parent	976	422	16,592	11,110
Non-controlling interests	-	-	-	-

INDIAN OVERSEAS BANK
STATEMENT OF FINANCIAL POSITION
AS AT 30.06.2026

In Rupees Millions	Bank		Group	
	Current Period As at 30.06.2026 in LKR	Previous Period As at 31.03.2026 in LKR	Current Period As at 30.06.2026 in INR	Previous Period As at 31.03.2026 in INR
		(Audited)		(Audited)
Assets				
Cash and cash equivalents	1,581	1,354	122,487	168,035
Balances with central banks	217	166	1,892	2,214
Placements with banks	-	-	74,870	84,191
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	34,569	29,893	3,184,013	3,066,218
- debt and other instruments	6,716	10,334	1,182,325	1,147,509
Financial assets measured at fair value through other comprehensive income	2	2	41,857	48,372
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures				
Property, plant and equipment	300	300	50,147	50,745
Investment properties				
Goodwill and intangible assets				
Deferred tax assets			24,403	27,813
Other assets	284	253	127,571	138,101
Total assets	43,669	42,302	4,809,565	4,733,198
Liabilities				
Due to banks	6,906	6,846	165,919	185,480
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	13,011	12,948	3,754,136	3,674,335
- due to debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	9	12	30	31
Current tax liabilities	326	249	-	-
Deferred tax liabilities	-	-	3	3
Other provisions	363	147	-	-
Other liabilities	-	-	495,344	498,196
Due to subsidiaries	-	-	-	-
Total liabilities	20,615	20,202	4,415,432	4,358,045
Equity				
Stated capital / Assigned capital	2,289	2,289	192,567	192,566
Statutory reserve fund	824	824	68,863	68,863
OCI reserve	3,696	3,216	-	-
Retained earnings	15,787	15,310	-	-
Other reserves	458	461	132,703	113,724
Total shareholders' equity	23,054	22,100	394,133	375,153
Non-controlling interests	-	-	-	-
Total equity	23,054	22,100	394,133	375,153
Total equity and liabilities	43,669	42,302	4,809,565	4,733,198
Contingent liabilities and commitments	7,641	7,866	1,627,066	1,532,827
Memorandum Information				
Number of Employees	23	21	21,520	21,035
Number of Branches	1	1	3,526	3,498

Note: Amounts stated are net of impairment and depreciation.

INDIAN OVERSEAS BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30.06.2026

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 01.04.2026 (Opening balance)		-	-	2,289	824	3,215	117	15,310	344	22,099	-	22,099
Total comprehensive income for the period												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	314	-	314	-	314
Other comprehensive income (net of tax)		-	-	-	-	-	662	(21)		641	-	641
Total comprehensive income for the period		-	-	2,289	824	3,215	779	15,603	344	23,054	-	23,054
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 30.06.2026 (Closing balance)		-	-	2,289	824	3,215	779	15,603	344	23,054	-	23,054

Group												
In Rupees Millions	INR	Stated capital/Assigned capital			Reserves				Other 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				
Balance as at 01.04.2026 (Opening balance)		192,566	-	-	68,863	-	34,339	(87,334)	166,719	375,153	-	375,153
Total comprehensive income for the period												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	16,592	-	16,592	-	16,592
Other comprehensive income (net of tax)		-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period		192,566	-	-	68,863	-	34,339	(70,742)	166,719	391,745	-	391,745
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 holdres		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office		-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)		-	-	-	-	-	3	-	-	3	-	3
Others (Please specify)		-	-	-	-	-	(61)	-	2,445	2,384	-	2,384
Total transactions with equity holders		-	-	-	-	-	(58)	-	2,445	2,387	-	2,387
Balance as at 30.06.2026 (Closing balance)		192,566	-	-	68,863	-	34,281	(70,742)	169,164	394,132	-	394,132

**INDIAN OVERSEAS BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30.06.2026**

In Rupees Millions	Bank (in LKR)	
	Current Period 30.06.2026	Previous Period 31.03.2026 (Audited)
Cash flows from operating activities		
Interest receipts	641	2,835
Interest payments	(197)	(879)
Net commission receipts	85	198
Trading income	81	329
Payments to employees	(23)	(96)
VAT & NBT on financial services	(113)	(390)
Receipts from other operating activities	-	3
Payments on other operating activities	(40)	(119)
Operating profit before change in operating assets & liabilities	434	1,881
(Increase) / decrease in operating assets		
Balances with Central Bank of Sri Lanka	(51)	-
Financial assets at amortised cost – loans & advances	-	-
Other assets (please specify)	(4,676)	(4,031)
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)	4,614	2,685
Net cash generated from operating activities before income tax	321	535
Income tax paid	(94)	(206)
Net cash (used in) / from operating activities	227	329
Cash flows from investing activities		
Purchase of property, plant & equipment	-	-
Proceeds from the sale of property, plant & equipment	-	-
Purchase of financial investments	-	(2,285)
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	-	(2,282)
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	-	-
Others (please specify)	-	1,140
Net cash (used in) / from financing activities	-	1,140
Net increase/(decrease) in cash & cash equivalents	227	(813)
Cash & cash equivalents at the beginning of the period	1,354	1,560
Exchange difference in respect of cash & cash equivalent		607
Cash & cash equivalents at the end of the period	1,581	1,354

INDIAN OVERSEAS BANK
SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)
30.06.2026

Financial Parameters	Bank	
	30.06.2026	31.03.2026
	in LKR million (Unaudited)	in LKR million (Audited)
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	22,289	21,981
Tier 1 Capital	22,289	21,981
Total Regulatory Capital	22,579	22,251
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	56.68%	61.80%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	56.68%	61.80%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	57.42%	62.56%
Base III Leverage Ratio (Minimum Requirement - 3%)	43.17%	43.58%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	1785%	2816%
All Currency (%)	167.55%	454.58%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	107%	127%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans, Ratio (%)	0.07%	0.08%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	84.30%	84.70%
Impaired Loans (Stage 3) to Total Loans, Ratio (%) (Gross basis)	0.44%	0.50%
Impaired Loans (Stage 3) to Total Loans, Ratio (%) (Net basis)	0.07%	0.08%
Income and Profitability		
Net Interest Margin %	4.15%	4.71%
Return on Assets (befor Tax) %	4.05%	4.55%
Return on Equity %	7.63%	8.94%
Cost to Income Ratio%	7.63%	8.10%
Memorandum Information		
Credit Ratings	IND AA	IND AA
Number of Employees	23	21
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: 24.08.2025

RJW N Chathurani
Compliance Officer
Date: 24.08.2025