

**INDIAN OVERSEAS BANK  
INCOME STATEMENT  
FOR THE PERIOD ENDED 30.09.2025**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2025 to 30.09.2025 in LKR	Previous Period From 01.04.2024 to 30.09.2024 in LKR	Current Period From 01.04.2025 to 30.09.2025 in INR	Previous Period From 01.04.2024 to 30.09.2024 in INR
Interest Income	1,235	1,256	152,343	133,857
Interest expenses	403	327	94,289	84,074
<b>Net Interest income</b>	<b>832</b>	<b>929</b>	<b>58,054</b>	<b>49,783</b>
Fee and Commission income	99	129	8,337	6,734
Fee and Commission expenses	-	-	-	-
<b>Net fee and Commission income</b>	<b>99</b>	<b>129</b>	<b>8,337</b>	<b>6,734</b>
Net gains/(losses) from trading	179	5	161	155
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	4	(5)	19,966	19,775
<b>Total operating income</b>	<b>1,114</b>	<b>1,058</b>	<b>86,518</b>	<b>76,447</b>
Impairment charges	7	9	15,165	20,842
<b>Net Operating income</b>	<b>1,107</b>	<b>1,049</b>	<b>71,353</b>	<b>55,605</b>
Personal expenses	42	41	22,842	24,653
Depreciation and amortization expenses	-	-	8,122	7,271
Other expenses	46	48	7,974	6,482
<b>Operating profit / (loss) before VAT &amp; NBT on financial services</b>	<b>1,019</b>	<b>960</b>	<b>32,415</b>	<b>17,199</b>
Value added tax (VAT) on financial services	173	176	-	-
National building tax (VAT) on financial services	-	-	-	-
<b>Operating profit / (loss) after VAT &amp; NBT on financial services</b>	<b>846</b>	<b>783</b>	<b>32,415</b>	<b>17,199</b>
Share of profits of associates and joint ventures	-	-	-	-
<b>Profit / (loss) before tax</b>	<b>846</b>	<b>783</b>	<b>32,415</b>	<b>17,199</b>
Income Tax expenses	107	311	9,040	3,099
<b>Profit / (loss) for the period</b>	<b>739</b>	<b>472</b>	<b>23,375</b>	<b>14,100</b>
<b>Profit attributable to :</b>				
Equity Holders of the parent	739	472	23,375	14,100
Non-controlling interests				
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

**INDIAN OVERSEAS BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 30.09.2025**

In Rupees Millions	Bank		Group	
	Current Period From 01.04.2025 to 30.09.2025 in LKR	Previous Period From 01.04.2024 to 30.09.2024 in LKR	Current Period From 01.04.2025 to 30.09.2025 in INR	Previous Period From 01.04.2024 to 30.09.2024 in INR
<b>Profit (loss) for the period</b>	739	472	23,375	14,100
<b>Items that will be reclassified to income statement</b>				
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	-	-	-	-
<b>Items that will not be reclassified to income statement</b>				
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	197	(119)		
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
<b>Other Comprehensive Income (OCI) for the period, net of taxes</b>	197	(119)	-	-
<b>Total comprehensive income for the period attributable to :</b>	<b>936</b>	<b>353</b>	<b>23,375</b>	<b>14,100</b>
Equity holders of the parent	936	353	23,375	14,100
Non-controlling interests	-	-	-	-

**INDIAN OVERSEAS BANK**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30.09.2025**

In Rupees Millions	Bank		Group	
	Current Period As at 30.09.2025 in LKR	Previous Period As at 31.03.2025 in LKR (Audited)	Current Period As at 30.09.2025 in INR	Previous Period As at 31.03.2025 in INR (Audited)
<b>Assets</b>				
Cash and cash equivalents	755	1,560	204,276	182,975
Balances with central banks	943	365	2,822	2,327
Placements with banks	-	-	28,575	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	27,514	25,758	2,736,398	2,455,551
- debt and other instruments	9,056	8,049	1,109,597	1,075,981
Financial assets measured at fair value through other comprehensive income	2	2	55,419	32,140
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures				
Property, plant and equipment	302	303	49,890	46,548
Investment properties				
Goodwill and intangible assets				
Deferred tax assets				
Other assets	224	152	137,894	126,899
<b>Total assets</b>	<b>38,796</b>	<b>36,189</b>	<b>4,324,871</b>	<b>3,950,149</b>
<b>Liabilities</b>				
Due to banks	5,640	5,705	30,643	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	11,613	10,261	3,383,979	3,103,805
- due to debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Debts securities issued	-	-	-	-
Retirement benefit obligations	10	7	30	28
Current tax liabilities	252	111	-	-
Deffered tax liabilities	-	-	5	-
Other provisions	407	146	-	-
Other liabilities	-	-	561,858	363,823
Due to subsidiaries	-	-	-	-
<b>Total liabilities</b>	<b>17,922</b>	<b>16,230</b>	<b>3,976,515</b>	<b>3,624,740</b>
<b>Equity</b>				
Stated capital / Assigned capital	2,289	2,289	192,566	192,566
Statutory reserve fund	747	747	55,843	55,843
OCI reserve	2,633	2,610	-	-
Retained earnings	14,745	13,852	-	-
Other reserves	460	461	99,947	77,000
<b>Total shareholders' equity</b>	<b>20,874</b>	<b>19,959</b>	<b>348,356</b>	<b>325,409</b>
Non-controlling interests	-	-	-	-
<b>Total equity</b>	<b>20,874</b>	<b>19,959</b>	<b>348,356</b>	<b>325,409</b>
<b>Total equity and liabilities</b>	<b>38,796</b>	<b>36,189</b>	<b>4,324,871</b>	<b>3,950,149</b>
<b>Contingent liabilities and commitments</b>	<b>6,698</b>	<b>6,639</b>	<b>1,312,416</b>	<b>1,594,052</b>
<b>Memorandum Information</b>				
Number of Employees	19	19	20,978	20,965
Number of Branches	1	1	3,377	3,339

Note: Amounts stated are net of impairment and depreciation.

**INDIAN OVERSEAS BANK**  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 30.09.2025**

**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			
<b>Balance as at 01.04.2025 (Opening balance)</b>		-	-	2,289	746	2,610	117	13,853	344	19,959	-	19,959
<b>Total comprehensive income for the period</b>												
Profit/(loss) for the year (net of tax)		-	-	-	-	-	-	739	-	739	-	739
Other comprehensive income (net of tax)		-	-	-	-	-	118	58	-	176	-	176
<b>Total comprehensive income for the period</b>		-	-	2,289	746	2,610	235	14,650	344	20,874	-	20,874
<b>Transactions with equity holders, recognised directly in equity</b>												
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)		-	-	-	-	-	-	-	-	-	-	-
<b>Total transactions with equity holders</b>		-	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30.09.2025 (Closing balance)</b>		-	-	2,289	746	2,610	235	14,650	344	20,874	-	20,874

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				
		<b>192,566</b>	-	-	<b>55,843</b>	-	<b>33,730</b>	<b>(125,334)</b>	<b>168,601</b>	<b>325,409</b>	-	<b>325,409</b>
		<b>Total comprehensive income for the period</b>										
		-	-	-	-	-	-	23,374	-	<b>23,374</b>	-	<b>23,374</b>
		-	-	-	-	-	-	-	-	-	-	-
		<b>192,566</b>	-	-	<b>55,843</b>	-	<b>33,730</b>	<b>(101,960)</b>	<b>168,601</b>	<b>348,779</b>	-	<b>348,779</b>
		<b>Transactions with equity holders, recognised directly in equity</b>										
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	1,720	<b>1,720</b>	-	<b>1,720</b>
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	745	-	-	<b>745</b>	-	<b>745</b>
		-	-	-	-	-	(481)	-	(2,407)	<b>(2,888)</b>	-	<b>(2,888)</b>
		-	-	-	-	-	<b>264</b>	-	<b>(687)</b>	<b>(423)</b>	-	<b>(423)</b>
		<b>192,566</b>	-	-	<b>55,843</b>	-	<b>33,994</b>	<b>(101,960)</b>	<b>167,914</b>	<b>348,356</b>	-	<b>348,356</b>

**INDIAN OVERSEAS BANK  
STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 30.09.2025**

In Rupees Millions	Bank (in LKR)	
	Current Period 30.09.2025	Previous Period 31.03.2025 (Audited)
<b>Cash flows from operating activities</b>		
Interest receipts	1,235	2,446
Interest payments	(403)	(652)
Net commission receipts	99	264
Trading income	179	203
Payments to employees	(42)	(92)
VAT & NBT on financial services	(173)	(383)
Receipts from other operating activities	4	3
Payments on other operating activities	(53)	(83)
<b>Operating profit before change in operating assets &amp; liabilities</b>	<b>846</b>	<b>1,706</b>
<b>(Increase) / decrease in operating assets</b>		
Balances with Central Bank of Sri Lanka	(578)	-
Financial assets at amortised cost – loans & advances	-	-
Other assets (please specify)	(1,756)	(4,992)
<b>Increase / (decrease) in operating liabilities</b>		
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)	683	387
<b>Net cash generated from operating activities before income tax</b>	<b>(805)</b>	<b>(2,899)</b>
Income tax paid	-	(507)
<b>Net cash (used in) / from operating activities</b>	<b>(805)</b>	<b>(3,406)</b>
<b>Cash flows from investing activities</b>		
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)	-	-
<b>Net cash (used in) / from investing activities</b>	<b>-</b>	<b>2,268</b>
<b>Cash flows from financing activities</b>		
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)	-	2,749
<b>Net cash (used in) / from financing activities</b>	<b>-</b>	<b>2,749</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(805)</b>	<b>1,611</b>
Cash & cash equivalents at the beginning of the period	1,560	69
Exchange difference in respect of cash & cash equivalent		(120)
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>755</b>	<b>1,560</b>

**INDIAN OVERSEAS BANK**  
**SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)**  
**30.09.2025**

Financial Parameters	Bank	
	30.09.2025	31.03.2025
	in LKR million	in LKR million (Audited)
<b>Regulatory Capital Adequacy (LKR in Millions)</b>		
Common Equity Tier 1	19,842	19,841
Tier 1 Capital	19,842	19,841
Total Regulatory Capital	20,096	20,086
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	68.60%	62.47%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	68.60%	62.47%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	69.48%	63.24%
<b>Base III Leverage Ratio (Minimum Requirement - 3%)</b>	43.11%	46.05%
<b>Regulatory Liquidity Requirement</b>		
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	1124%	7416%
All Currency (%)	164.21%	260.80%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	118%	126%
<b>Assets Quality</b>		
Impaired Loans (Stage 3) to Total Loans, Ratio (%)	0.08%	0.12%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	84.70%	80.58%
<b>Income and Profitability</b>		
Net Interest Margin %	4.31%	5.35%
Return on Assets (befor Tax) %	4.38%	5.08%
Return on Equity %	8.26%	8.83%
Cost to Income Ratio%	12.56%	28.44%
<b>Memorandum Information</b>		
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: 21.11.2025

**RJW N Chaturani**  
Compliance Officer  
Date: 21.11.2025

**INDIAN OVERSEAS BANK**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**  
**AS AT 30.09.2025**

<b>a. Bank - Current period</b>				
<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	755	-	-	755
Balances with central banks	943	-	-	943
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	27,514	-	-	27,514
Debt instruments	9,056	-	-	9,056
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
<b>Total financial assets</b>	<b>38,268</b>	<b>-</b>	<b>2</b>	<b>38,270</b>

<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
<b>LIABILITIES</b>			
Due to banks	5,640	-	5,640
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	11,613	-	11,613
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Others (Specify)	-	-	-
<b>Total financial liabilities</b>	<b>17,253</b>	<b>-</b>	<b>17,253</b>

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>b. Bank - Previous Period - 31.03.2025</b>				
<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
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)	-	-	-	-
<b>Total financial assets</b>	<b>35,732</b>	<b>-</b>	<b>2</b>	<b>35,734</b>

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

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 30.09.2025**

<b>c. Group - Current period</b>				
<b>In Indian Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	204,276			204,276
Balances with central banks	2,822			2,822
Placements with banks	28,575			28,575
Derivative financial instruments				-
Loans and advances	2,736,398			2,736,398
Debt instruments	1,109,597			1,109,597
Equity instruments			55,419	55,419
Others (specify)				-
<b>Total financial assets</b>	<b>4,081,668</b>	<b>-</b>	<b>55,419</b>	<b>4,137,087</b>

<b>In Indian Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
Due to banks	30,643		30,643
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	3,383,979		3,383,979
- due to debt securities holders			-
- due to other borrowers			-
Others (specify)			-
<b>Total financial liabilities</b>	<b>3,414,622</b>	<b>-</b>	<b>3,414,622</b>

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>d. Group - Previous period - 31.03.2025</b>				
<b>In Indian Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
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)				-
<b>Total financial assets</b>	<b>3,744,562</b>	<b>-</b>	<b>32,140</b>	<b>3,776,702</b>

<b>In Indian Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
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)			-
<b>Total financial liabilities</b>	<b>3,260,889</b>	<b>-</b>	<b>3,260,889</b>

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 30.09.2025**

In Rupees Millions	Bank	
	Current Period as at 30.09.2025 In LKR	Previous Period as at 31.03.2025 In LKR
<b>Product-wise Gross loans &amp; advances</b>		
<b>By Product - Domestic Currency</b>		
Overdrafts	173	357
Term Loans	3,542	2,462
Lease Rentals Receivable	-	-
Credit Cards	-	-
Pawning	-	-
Other Loans (Demand /Staff/Bills/NPA)	10	21
<b>Sub Total</b>	<b>3,725</b>	<b>2,840</b>
<b>By Product - Foreign Currency</b>		
Overdrafts		
Term Loans	8,705	6,640
Guarantees		
Bonds		
Other Loans (Demand /Staff/Bills/NPA)	15,084	16,278
<b>Sub Total</b>	<b>23,789</b>	<b>22,918</b>
<b>Total</b>	<b>27,514</b>	<b>25,758</b>
<b>Product-wise commitments and contingencies</b>		
<b>By Product - Domestic Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines	-	-
Other Commitments		
Letters of Credits		
Bills of Exchange		
Other Contingencies (Specify)		
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>By Product - Foreign Currency</b>		
Guarantees		
Bonds		
Undrawn credit lines		
Other Commitments		

Letters of Credits	2,503	3,264
Bills of Exchange	-	-
Other Contingencies (Specify)		
<b>Sub Total</b>	<b>2,503</b>	<b>3,264</b>
<b>Total</b>	<b>2,503</b>	<b>3,264</b>
<b>Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>		
<b>Gross loans &amp; advances, commitments and contingencies</b>		
Less : Accumulated impairment under stage 1	138	129
Accumulated impairment under stage 2	0	0
Accumulated impairment under stage 3	127	123
<b>Net value of loans &amp; advances, commitments and contingencies</b>	<b>29,752</b>	<b>28,769</b>
<b>Movement of impairment during the period</b>		
<b>Under Stage 1</b>	<b>129</b>	<b>105</b>
Charge/(Write back) to income statement	9	24
Write-off during the year		
Other movements	-	-
Closing balance as 30.09.2025	<b>138</b>	<b>129</b>
<b>Under Stage 2</b>	<b>0</b>	<b>-</b>
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance as 30.09.2025	<b>0</b>	<b>0</b>
<b>Under Stage 3</b>	<b>123</b>	<b>161</b>
Charge/(Write back) to income statement	4	(38)
Write-off during the year	-	-
Other movements	-	-
Closing balance 30.09.2025	<b>127</b>	<b>123</b>
<b>Total impairment</b>	<b>265</b>	<b>252</b>

**INDIAN OVERSEAS BANK  
ANALYSIS OF FINANCIAL DEPOSITS  
AS AT 30.09.2025**

In Rupees Millions	Bank	
	Current Period as at 30.09.2025	Previous Period as at 31.03.2025
<b>By Product - Domestic Currency</b>		
Demand Deposits (Current Accounts)	634	607
Savings Deposits	98	100
Fixed Deposits	2,633	1,495
Other (Dormant/Margin/Vostro)	16	13
<b>Sub Total</b>	<b>3,381</b>	<b>2,216</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits (Current Accounts)	1,469	850
Savings Deposits	1,147	1,046
Fixed Deposits	5,617	5,992
Other (Dormant/Margin/Vostro)	4	4
<b>Sub Total</b>	<b>8,237</b>	<b>7,893</b>
<b>Total</b>	<b>11,618</b>	<b>10,108</b>