INDIAN OVERSEAS BANK INCOME STATEMENT FOR THE PERIOD ENDED 30.09.2023

	Ва	Bank		Group		
In Rupees Millions	Current	Previous	Current	Previous		
	Period	Period	Period	Period		
	From	From	From	From		
	01.04.2023	01.04.2022	01.04.2023	01.04.2022		
	to	to	to	to		
	30.09.2023	30.09.2022	30.09.2023	30.09.2022		
	in LKR	in LKR	in INR	in INR		
Interest Income	1,678	926	112,453	91,523		
Interest expenses	160	89	65,766	54,452		
Net Interest income	1,518	837	46,687	37,071		
Fee and Commission income	137	238	5,840	5,208		
Fee and Commission expenses	-	-	-	-		
Net fee and Commission income	137	238	5,840	5,208		
Net gains/(losses) from trading	131	159	184	204		
Net fair value gains/(losses) on :						
financial assets at fair value through profit or loss	-	-		-		
financial liabilities at fair value through profit or loss	-	-	-	-		
Net gains/(losses) on derecognition of financial assets :						
at fair value through profit or loss			-	-		
at amortised cost	-	-	-	1		
at fair value through other comprehensive income	-	-	-	-		
Net other operating income	14	1	13,147	11,870		
Total operating income	1,800	1,235	65,858	54,353		
Impairment charges	43	30	18,822	16,186		
Net Operating income	1,757	1,205	47,036	38,167		
Personal expenses	30	31	23,536	18,936		
Depreciation and amortizaiton expenses	1	1	6,589	5,762		
Other expenses	60	43	5,509	4,450		
Operating profit / (loss) before VAT & NBT on financial services	1,666	1,129	11,402	9,019		
Value added tax (VAT) on financial services	290	168	-	-		
National building tax (VAT) on financial services	-	-	-	-		
Operating profit / (loss) after VAT & NBT on financial services	1,376	961	11,402	9,019		
Share of profits of associates and joint ventures	-	-	-	-		
Profit / (loss) before tax	1,376	961	11,402	9,019		
Income Tax expenses	441	202	153	84		
Profit / (loss) for the period	935	759	11,249	8,935		
Profit attributable to :						
Equity Holders of the parent	935	759	11,249	8,935		
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 30.09.2023

From 01.04.2023 01.04.2023 01.04.2023 10 to 10.04.2023 10 to 30.09.2023 in LKR in INR in INR in INR in INR in INR in INR gains/(losses) on cash flow hedges		Ва	nk	Group		
From 01.04.2023 01.04.2023 01.04.2023 10 to 10.04.2023 10 to 30.09.2023 in LKR in INR in INR in INR in INR in INR in INR gains/(losses) on cash flow hedges		Current	Previous	Current	Previous	
01.04.2023 to to to to to 30.09.2023 30.09.2023 30.09.2023 in IKR	In Rupees Millions	Period	Period	Period	Period	
to to 30.09.2023 30.09.2023 in LKR 30.09.2022 in LKR 30.09.2022 20 10 NRR 30.09.2022 in LKR 30.09.2022 20 10 NRR 30.09.2022 20 11,249 8.935 20 10 NRR 30.09.2022 20 11,249 8.935 20 NRR 30.09.2022 20 10 NRR 30.09.2022 20 10 NRR 30.09.2022 20 11,249 8.935 20 NRR 30.09.2022 20 10 NRR 30.09.2022 20 11,249 8.935 20 NRR 30.09.2022 20 10 NRR 30.09.2022 20 11,249 8.935 20 NRR 30.09.2022 20		From	From	From	From	
30.09.2023 30.09.2022 in LKR in LKR in INR in INR s.935		01.04.2023	01.04.2022	01.04.2023	01.04.2022	
In LKR 8,935 8,935 11,249 11,249 11,249 11,249 11,249 11,249		to	to	to	to	
Profit (loss) for the period 935 759 11,249 8,935 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 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 attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through other comprehensive income Changes in revaluation surplus 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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935		30.09.2023	30.09.2022	30.09.2023	30.09.2022	
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)		in LKR	in LKR	in INR	in INR	
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 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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Foreign Exchange income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Profit (loss) for the period	935	759	11,249	8,935	
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 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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Foreign Exchange income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent						
Net gains/(losses) on cash flow hedges	Items that will be reclassified to income statement					
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) Chess: 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 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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Exchange differences on translation of foreign operations	-	-	-	-	
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)	Net gains/(losses) on cash flow hedges	-	-	-	-	
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 Change of profits of associates and joint ventures Others - Foreign Exchange gain from FCBU Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Net gains/(losses) on investments in debt instruments	_	_	_	_	
Debt instruments at fair value through other comprehensive income Others (specify)	measured 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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Equity holders of the parent	Share of profits of associates and joint ventures	-	-	-	-	
Less : Tax expense relating to items that will 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 Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value Change in revaluation surplus Changes in revaluation from FCBU Chess: Tax expense relating to items that will not be reclassified to income statement Changes in remaining to items that will not be reclassified Changes in the period, net of taxes Changes in the period attributable to :	Debt instruments at fair value through other comprehensive income	-	-	ı	-	
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 Changes in revaluation surplus Changes in revaluation surplus Charge of profits of associates and joint ventures Charges: Tax expense relating to items that will not be reclassified to income statement Charges in roome for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Others (specify)	-	-	-	-	
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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Equity holders of the parent 837 2,521 11,249 8,935	Less: Tax expense relating to items that will be reclassified to	_	_	_	_	
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 Changes in revaluation surplus Change of profits of associates and joint ventures Ches: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	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 Changes in revaluation surplus Change of profits of associates and joint ventures Ches: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Items that will not be reclassified to income statement					
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 Changes in revaluation surplus Charge of profits of associates and joint ventures Others - Foreign Exchange gain from FCBU Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	Change in fair value on investments in equity instruments					
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	, ,	-	-	-	-	
credit risk on financial liabilities designated at fair value through profit or loss Re-measurement of post-employment benefit obligations						
through profit or loss Re-measurement of post-employment benefit obligations Changes in revaluation surplus Changes in reva		-	-	-	-	
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 Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	through profit or loss					
Changes in revaluation surplus Share of profits of associates and joint ventures Others - Foreign Exchange gain from FCBU Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent	·	-	-	-	-	
Others - Foreign Exchange gain from FCBU Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: Equity holders of the parent (98) 1,762 - - - - - - - - - - - - -	Changes in revaluation surplus	-	-	-	-	
Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: Equity holders of the parent Equity holders of the parent Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935	Share of profits of associates and joint ventures	-	-	-	-	
to income statement Other comprehensive income for the period, net of taxes Total comprehensive income for the period attributable to: Equity holders of the parent Equity holders of the parent Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935	Others - Foreign Exchange gain from FCBU	(98)	1,762			
Other comprehensive income for the period, net of taxes (98) 1,762 Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent 837 2,521 11,249 8,935	Less: Tax expense relating to items that will not be reclassified					
Total comprehensive income for the period attributable to: 837 2,521 11,249 8,935 Equity holders of the parent 837 2,521 11,249 8,935	to income statement					
Equity holders of the parent 837 2,521 11,249 8,935	Other comprehensive income for the period, net of taxes	(98)	1,762	-	-	
Equity holders of the parent 837 2,521 11,249 8,935	Total comprehensive income for the period attributable to :	837	2,521	11,249	8,935	
	· · · · · · · · · · · · · · · · · · ·					
	Non-controlling interests					

INDIAN OVERSEAS BANK STATEMENT OF FINANCIAL POSITION AS AT 30.09.2023

In Rupees Millions		В	ank	Gro	gup
Assets Cash and cash equivalents	In Rupees Millions	Period As at 30.09.2023	Period As at 31.03.2023	Current Period As at 30.09.2023	Previous Period As at 31.03.2023
Assets Cash and cash equivalents			(Audited)		(Audited)
Balances with central banks Placements with banks Perivative financial instruments Property at fair value Perivative financial instruments Property at fair value Perivative financial instruments Property, plant and equipment Perivative financial instruments Periva	Assets		, , , , , , , , , , , , , , , , , , , ,		(
Balances with central banks Placements with banks Perivative financial instruments Property at fair value Perivative financial instruments Property at fair value Perivative financial instruments Property, plant and equipment Perivative financial instruments Periva	Cash and cash equivalents	1,626	1,259	175,275	173,147
Placements with banks		-	•		1,796
Financial assets recognized through profit or loss	Placements with banks	-	-		32,923
- measured at fair value	Derivative financial instruments	-	-	*	
designated at fair value	Financial assets recognized through profit or loss				
Financial lassets at amortised cost	- measured at fair value	-	-	-	-
Financial lassets at amortised cost	- designated at fair value	-	-	-	-
- debt and other instruments					
Financial assets measured at fair value through other comprehensive income investments in subsidiaries	- loans and advances	24,477	22,498	2,002,724	1,780,526
Financial assets measured at fair value through other comprehensive income investments in subsidiaries	- debt and other instruments	8,088	5,954	937,439	553,303
other comprehensive income Investments in subsidiaries	Financial assets measured at fair value through	2	2		386,605
Investments in associates and joint ventures		2	2		
Property, plant and equipment 248 249 37,747 37,100 Investment properties	Investments in subsidiaries	-	-	-	-
Investment properties	Investments in associates and joint ventures	-	-	-	-
Goodwill and intangible assets	Property, plant and equipment	248	249	37,747	37,100
Goodwill and intangible assets	Investment properties	-	-	-	· -
Other assets 309 190 115,631 111,715 Total assets 34,898 31,850 3,365,745 3,137,458 Liabilities Liabilities Due to banks - 4 9,926 34,890 Derivative financial instruments - - - - - Financial liabilities recognized through profit or loss - <t< td=""><td></td><td>-</td><td>-</td><td>-</td><td>-</td></t<>		-	-	-	-
Other assets 309 190 115,631 111,715 Total assets 34,898 31,850 3,365,745 3,137,458 Liabilities Due to banks - 4 9,926 34,890 Derivative financial instruments - - - - - Financial liabilities recognized through profit or loss -	Deffered tax assets	-	4	60,343	60,343
Due to banks	Other assets	309	190	115,631	111,715
Due to banks	Total assets	34,898	31,850	·	3,137,458
Due to banks	Liabilities	,	·		
Derivative financial instruments - - - - - - - - -	Due to banks	-	4	9,926	34,890
- measured at fair value	Derivative financial instruments	-	-	-	-
- designated at fair value	Financial liabilities recognized through profit or loss				
Financial liabilities at amortised cost 13,872 13,546 2,728,360 2,603,042 - due to debt securities holders - - - - - due to other borrowers 1,654 - - - Debts securities issued - - - - Retirement benefit obligations 8 8 27 28 Current tax liabilities 276 402 - - Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity - - - - - Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 <		-	-	-	-
Financial liabilities at amortised cost 13,872 13,546 2,728,360 2,603,042 - due to debt securities holders - - - - - due to other borrowers 1,654 - - - Debts securities issued - - - - Retirement benefit obligations 8 8 27 28 Current tax liabilities 276 402 - - Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity - - - - - Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 <	- designated at fair value	-	-	-	-
- due to debt securities holders - due to other borrowers 1,654					
- due to other borrowers 1,654 - - - Debts securities issued - - - - Retirement benefit obligations 8 8 27 28 Current tax liabilities 276 402 - - Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - - Other liabilities - - 363,724 246,865 248,862 248,829 24,892 </td <td>- due to depositors</td> <td>13,872</td> <td>13,546</td> <td>2,728,360</td> <td>2,603,042</td>	- due to depositors	13,872	13,546	2,728,360	2,603,042
Debts securities issued -	- due to debt securities holders	-	-	-	-
Retirement benefit obligations 8 8 27 28 Current tax liabilities 276 402 - - Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity 2,288 2,289 189,024 189,024 Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - <t< td=""><td>- due to other borrowers</td><td>1,654</td><td>-</td><td>-</td><td>-</td></t<>	- due to other borrowers	1,654	-	-	-
Current tax liabilities 276 402 - - Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity 2 14,121 3,102,042 2,884,829 Equity 2 14,121 3,102,042 2,884,829 Equity 2,288 2,289 189,024	Debts securities issued	-	-	-	-
Deffered tax liabilities 18 - 5 4 Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity 5 189,024 189,	Retirement benefit obligations	8	8	27	28
Other provisions 357 161 - - Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - - <	Current tax liabilities	276	402	-	-
Other liabilities - - 363,724 246,865 Due to subsidiaries - - - - Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity -	Deffered tax liabilities	18		5	4
Due to subsidiaries -	Other provisions	357	161		-
Total liabilities 16,185 14,121 3,102,042 2,884,829 Equity Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - - - - - - - - - - - - - - -<	Other liabilities	-	-	363,724	246,865
Equity Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - Total equity 18,713 17,729 263,703 252,629 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information -	Due to subsidiaries	-	-	-	-
Stated capital / Assigned capital 2,288 2,289 189,024 189,024 Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information -	Total liabilities	16,185	14,121	3,102,042	2,884,829
Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - </td <td>Equity</td> <td></td> <td></td> <td></td> <td></td>	Equity				
Statutory reserve fund 603 603 40,867 40,867 OCI reserve 3,182 3,272 - - Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - </td <td>Stated capital / Assigned capital</td> <td>2,288</td> <td>2,289</td> <td>189,024</td> <td>189,024</td>	Stated capital / Assigned capital	2,288	2,289	189,024	189,024
Retained earnings 12,216 11,137 - - Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information Number of Employees 19 19 21,728 22,055		603	603	40,867	40,867
Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - - - - - Number of Employees 19 19 21,728 22,055	OCI reserve	3,182	3,272	-	
Other reserves 424 428 33,812 22,738 Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information -	Retained earnings	12,216	11,137		
Total shareholders' equity 18,713 17,729 263,703 252,629 Non-controlling interests - - - - - Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information - - - - - - Number of Employees 19 19 21,728 22,055	Other reserves	424		33,812	22,738
Total equity 18,713 17,729 263,703 252,629 Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information Number of Employees 19 19 21,728 22,055		18,713	17,729		252,629
Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information Number of Employees 19 19 21,728 22,055				-	
Total equity and liabilities 34,898 31,850 3,365,745 3,137,458 Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information Number of Employees 19 19 21,728 22,055	Total equity	18,713	17,729	263,703	252,629
Contingent liabilities and commitments 7,984 8,293 2,056,436 1,961,314 Memorandum Information 9 19 21,728 22,055 Number of Employees 19 19 21,728 22,055		-			3,137,458
Memorandum Information191921,72822,055Number of Employees191921,72822,055					1,961,314
Number of Employees 19 19 21,728 22,055			·	·	•
		19	19	21,728	22,055
				3,227	3,220

Note: Amounts stated are net of impairment and depreciation.

INDIAN OVERSEAS BANK STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30.09.2023

Bank

	Stated ca	pital/Assigned	d capital			Reserve	s				
In Rupees Millions LKR	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves	Total	Non controlling interest	Total equity
Balance as at 01.04.2023 (Opening balance)	-	-	2,289	603	3,272	84	11,137	344	17,729	-	17,729
Total comprehensive income for the year											
Profit/(loss) for the year (net oftax)	-	-	-	ı	-	-	935	-	935	-	935
Other comprehensive income (net of tax)	-	-	-	-	(98)	-	-	-	(98)	-	(98)
Total comprehensive income for the year	-	-	2,289	603	3,174	84	12,072	344	18,566	-	18,566
Transactions with equity holders, recognised directly in equity											
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-	-
Share options excercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	1	-	-	-	-	-	-	-
Transfers to reserve during the period	-	-	-	1	-	-	-	-	-		-
Dividends to equity holdres	-	-	-	ı	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	1	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-
Others (Please specify)	-	-	-	-	-	-	147	-	147	-	147
Total transactions with equity holders	-	-	-	-	-	-	147	-	147	-	147
Balance as at 30.09.2023 (Closing balance)	-	-	2,289	603	3,174	84	12,219	344	18,713	-	18,713

Grou	р											
		Stated ca	pital/Assigned	d capital		F	Reserves				Non	
In Rupees Millions	INR	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings	Other reserves	Total	controlling interest	Total equity
Balance as at 01.04.2023 (O	pening balance)	189,024	-	-	40,867	-	27,532	(164,488)	159,694	252,629	-	252,629
Total comprehensive incom-	e for the year											
Profit/(loss) for the year (net	t oftax)	-	-	-	-	-	-	11,249	-	11,249	-	11,249
Other comprehensive incom	e (net of tax)	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive incom	e for the year	189,024	-	-	40,867	-	27,532	(153,239)	159,694	263,878	-	263,878
Transactions with equity ho directly in equity	Iders, recognised											
Share issue/increase of assig	ned capital	-	-	-	-	-	-	-	-	-	-	-
Share options excercised		-	-	-	-	-	-	-	-	-	-	-
Bonus issue		-	-	-	-	-	-	-	-	-	-	-
Rights issue		-	-	-	-	-	-	-	-	-	-	-
Transfers to reserve during t	he period	-	-	-	-	-	-		1,298	1,298	-	1,298
Dividends to equity holdres		-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head of	fice	-	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of and Equipment (if cost meth	• •	-	-	-	-	-	(21)	-	-	(21)	-	(21)
Others (Please specify)		-	-	-		-	(1,358)	-	(94)	(1,452)	-	(1,452)
Total transactions with equi	ty holders	-	-	-	-	-	(1,379)	-	1,204	(175)	-	(175)
Balance as at 30.09.2023 (CI	osing balance)	189,024	-	-	40,867	-	26,153	(153,239)	160,898	263,703	-	263,703

INDIAN OVERSEAS BANK STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30.09.2023

	Bank (in LKR)			
In Rupees Millions	Current Period 30.09.2023	Previous Period 31.03.2023 (Audited)		
Cash flows from operating activities				
Interest receipts	1,678	2,323		
Interest payments	(160)	(215)		
Net commission receipts	137	377		
Trading income	131	126		
Payments to employees	(30)	(61)		
VAT & NBT on financial services	(290)	(397)		
Receipts from other operating activities	14	(1.47)		
Payments on other operating activities Operating profit before change in operating assets & liabilities	1,536	(147)		
Operating profit before change in operating assets & nabilities	3,017	2,012		
(Increase) / decrease in operating assets				
Balances with Central Bank of Sri Lanka	1,546			
Financial assets at amortised cost – loans & advances	(1,979)			
Other assets (please specify)	(2,253)	(11,330)		
Increase / (decrease) in operating liabilities				
Financial liabilities at amortised cost – due to depositors	326	_		
Financial liabilities at amortised cost – due to debt securities holders		-		
Financial liabilities at amortised cost – due to other borrowers	(4)	-		
Other liabilities (please specify)	70	1,345		
Net cash generated from operating activities before income tax	723	(7,974)		
Income tax paid	(355)	(717)		
Net cash (used in) / from operating activities	368	(8,691)		
		<u> </u>		
Cash flows from investing activities				
Purchase of property, plant & equipment	-	-		
Proceeds from the sale of property, plant & equipment	(0)	(0)		
Purchase of financial investments	-	1,695		
Proceeds from the sale and maturity of financial investments	-			
Net purchase of intangible assets	-	-		
Not each flow from acquicition of investment in subsidiaries inicia				
Net cash flow from acquisition of investment in subsidiaries, joint				
ventures and associates	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates	-	- - 2		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify)	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify)	+			
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities Cash flows from financing activities	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities Cash flows from financing activities Net proceeds from the issue of ordinary share capital	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities Cash flows from financing activities Net proceeds from the issue of ordinary share capital Net proceeds from the issue of other equity instruments	-	2		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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	-	-		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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	- (0)	2 - 1,697 - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 subordinataed debt Dividend paid to non-controlling interest	- (0)	2 - 1,697 - - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 subordinataed debt	- (0)	2 - 1,697 - - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of othr equity instruments	- (0)	2 - 1,697 - - - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of othr equity instruments Others (please specify)	- (0)	2 - 1,697 - - - - - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of othr equity instruments	- (0)	2 - 1,697 - - - - - - -		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of other equity instruments Others (please specify) Net cash (used in) / from financing activities	- (0)	2 - 1,697 - - - - - - - - (9)		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of other equity instruments Others (please specify) Net cash (used in) / from financing activities Net increase/(decrease) in cash & cash equivalantes	- (0)	2 - 1,697 - - - - - - - (9) (9)		
ventures and associates Net cash flow from disposal of subsidiaries, associates and joint ventures Dividends received from investment in subsidiaries & associates Others (please specify) Net cash (used in) / from investing activities 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 holders of other equity instruments Others (please specify) Net cash (used in) / from financing activities	- (0)	2 - 1,697 - - - - - - - - (9)		

INDIAN OVERSEAS BANK SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING) 30.09.2023

	Ва	nk	Gro	oup
	30.09.2023	31.03.2023	30.09.2023	31.03.2023
Financial Parameters	in LKR million	in LKR million (Audited)	in INR milion	in INR milion (Audited)
Regulatory Capital Adequacy (LKR in Millions)				
Common Equity Tier 1	18,578	17,644	181,353	167,361
Core (Tier 1) Capital	18,578	17,644	181,353	167,361
Total Capital Base	18,780	17,836	223,258	209,250
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7.00%)	58.71%	62.21%	13.81%	12.88%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	58.71%	62.21%	13.81%	12.88%
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	59.34%	62.89%	17.00%	16.10%
Leverage Ratio (Minimum Requirement - 3%)	48.84%	50.43%	5.20%	5.14%
Regulatory Liquidity				
Statutory Liquid Assets (LKR in Millions)	27,900	9,782	920,909	903,142
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				·
Domestic Banking Unit	67.04%	43.06%	22.00%	25 100/
Off - shore Banking Unit	203.00%	35.06%	23.80%	25.10%
Total Stock of High-Quality Liquid Assets (LKR in Millions)	8,424	6,114	663,346	692,693
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Rupee (%)	12061%	4139%		
All Currency (%)	596.91%	266.24%	153.06%	171.16%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	123%	131%	141.53%	143.21%
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (net of IIS)	0.83%	0.57%	4.74%	7.44%
Net-Non Performing Advances, % (net of IIS and provision)	0.17%	0.00%	0.68%	1.83%
Profitability				
Interest Margin %	9.40%	6.61%	3.12%	2.93%
Return on Assets (befor Tax) %	8.52%	6.19%	0.76%	0.76%
Return on Equity %	15.26%	11.12%	16.16%	15.55%
Impaired Loans (Stage 3) Ratio (%)	0.15%	0.00%	NA	NA
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	80.94%	100.00%	NA	NA

Certification

We, the undersigned, being the Chief Executive Officer and the Compliance Officer of Indian Overseas Bank certify jointly that:

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

(b) The information contained in these statements have been extracted from the unaudited financial statement of the Bank.

Shameer S Country Head Date: 20.11.2023 RJW N Chathurani Compliance Officer Date: 20.11.2023

INDIAN OVERSEAS BANK ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 30.09.2023

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,626	-	-	1,626
Balances with central banks	148	-	-	148
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	24,477	-	-	24,477
Debt instruments	8,088	-	-	8,088
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	34,339	=	2	34,341

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	-	-	-
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	13,872	-	13,872
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Total financial liabilities	13,872	-	13,872

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 MEASURMENT BASIS

b. Bank - Previous Period - 31.03.2023				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,259	-	-	1,259
Balances with central banks	1,694	-	-	1,694
Placements with banks	-	-	-	-
Derivative financial instruments	-	-	-	-
Loans and advances	22,498	-	-	22,498
Debt instruments	5,954	-	-	5,954
Equity instruments	-	-	2	2
Others (specify)	-	-	-	-
Total financial assets	31,404	-	2	31,406

In Indian Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	4	-	4
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	13,546	-	13,546
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Total financial liabilities	13,550	-	13,550

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 30.09.2023

c. Group - Current period				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
400570				
ASSETS				
Cash and cash equivalents	175,275			175,275
Balances with central banks	1,972			1,972
Placements with banks	13,985			13,985
Derivative financial instruments				ı
Loans and advances	2,002,724			2,002,724
Debt instruments	937,439			937,439
Equity instruments			20,629	20,629
Others (specify)				-
Total financial assets	3,131,395	-	20,629	3,152,024

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	9,926		9,926
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,728,360		2,728,360
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
Total financial liabilities	2,738,286	-	2,738,286

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 MEASURMENT BASIS

d. Group - Previous period - 31.03.2023				
In Indian Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	173,147			173,147
Balances with central banks	1,796			1,796
Placements with banks	32,923			32,923
Derivative financial instruments				-
Loans and advances	1,780,526			1,780,526
Debt instruments	553,303			553,303
Equity instruments			386,605	386,605
Others (specify)		•		-
Total financial assets	2,541,695	-	386,605	2,928,300

In Indian Rupees Millions	AC	FVPL	Total
Due to banks	34,890		34,890
Derivative financial instruments			-
Financial liabilities			-
- due to depositors	2,603,042		2,603,042
- due to debt securities holders			-
- due to other borrowers			-
Debt securities issued			-
Total financial liabilities	2,637,932	-	2,637,932

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 30.09.2023

	Bank		
	Current	Previous Period	
In Rupees Millions	Period		
	as at	as at	
	30.09.2023	31.03.2023	
	In LKR	In LKR	
Product-wise Gross loans & advances			
By Product - Domestic Currency			
Overdrafts	829	749	
Term Loans	1,986	2,688	
Lease Rentals Receivable	-	-	
Credit Cards	-	-	
Pawning	-	-	
Other Loans (Demand /Staff/Bills/NPA)	208	133	
Sub Total	3,023	3,569	
By Product - Foreign Currency			
Overdrafts			
Term Loans	1,370	2,084	
Guarantees			
Bonds			
Other Loans (Demand /Staff/Bills/NPA)	20,368	17,085	
Sub Total	21,737	19,169	
Total	24,761	22,738	
Product-wise commitments and contigencies			
By Product - Domestic Currency			
Guarantees			
Bonds			
Undrawn credit lines	-	-	
Letters of Credits			
Bills of Exchange			
Other Contigent Items			
Sub Total	-	-	
By Product - Foreign Currency			
Guarantees			
Bonds			
Undrawn credit lines			
Letters of Credits	1,598	1,881	
Bills of Exchange	-	-	
Other Contigent Items			
Sub Total	1,598	1,881	
Total	1,598	1,881	

Stage-wise impairment on loans & advances,		
commitments and contigencies		
Gross loans & advances, commitments and		
contigencies		
Less: Accumulated impairment under stage 1	130	113
Accumulated impairment under stage 2	0	0
Accumulated impairment under stage 3	161	127
Net value of loans & advances, commitments		
and contigencies	26,067	24,378
Movement of impairment during the period		
Under Stage 1	113	69
Charge/(Write back) to income statement	17	44
Write-off during the year		
Other movements	-	-
Closing balance as 30.09.2023	130	113
Under Stage 2	-	-
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance as 30.09.2023	0	0
Under Stage 3	127	127
Charge/(Write back) to income statement	34	-
Write-off during the year	-	-
Other movements	-	-
Closing balance 30.09.2023	161	127
Total impairment	291	240

INDIAN OVERSEAS BANK ANALYSIS OF FINANCIAL DEPOSITS AS AT 30.09.2023

	Bank		
In Rupees Millions	Current	Previous	
	Period	Period	
	as at	as at	
	30.09.2023	31.03.2023	
By Product - Domestic Currecy			
Demand Deposits (Current Accounts)	452	297	
Savings Deposits	95	103	
Fixed Deposits	1,143	1,359	
Other (Dormant/Margin/Vostro)	24	24	
Sub Total	1,714	1,784	
By Product - Foreign Currecy			
Demand Deposits (Current Accounts)	3,089	2,051	
Savings Deposits	907	1,506	
Fixed Deposits	8,157	8,097	
Other (Dormant/Margin/Vostro)	5	5	
Sub Total	12,158	11,658	
Total	13,872	13,442	