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# **Indian Overseas Bank**

(Bank Incorporated in India with Limited Liability)

**3<sup>rd</sup> Floor, Ruttonjee House, 11 Duddell Street, Hong Kong**

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**27/07/2026**

## **FINANCIAL DISCLOSURE**

**ANNUAL FINANCIAL DISCLOSURE STATEMENT FOR 31<sup>st</sup> MARCH, 2026.**

**ENGLISH VERSION**



**INDIAN OVERSEAS BANK, HONG KONG**  
**DISCLOSURE STATEMENT**  
**SECTION A - BRANCH INFORMATION (HONG KONG ONLY)**

**I. Profit and Loss Account**  
**For the year ended 31st March 2026**

|                                                                        | <u>31.3.2026</u><br>(HK\$'000) | <u>31.3.2025</u><br>(HK\$'000) |
|------------------------------------------------------------------------|--------------------------------|--------------------------------|
| <b><u>INCOME</u></b>                                                   |                                |                                |
| Interest income                                                        | 490,589                        | 613,705                        |
| Interest expenses                                                      | (431,193)                      | (568,172)                      |
| Net interest income                                                    | 59,396                         | 45,533                         |
| <u>Other Operating Income</u>                                          |                                |                                |
| Gains less losses from dealing in foreign currencies                   | 6,946                          | 6,970                          |
| Gains less losses from trading in interest rate derivatives            |                                |                                |
| Gains less losses from non-trading Investments                         | 21,904                         | 31,548                         |
| Gross fees and commission income (Expenses- NIL)                       | 14,577                         | 16,416                         |
| Others                                                                 | 48,703                         | 89,631                         |
| <b>Total Income</b>                                                    | 151,526                        | 190,098                        |
| <b><u>EXPENDITURE</u></b>                                              |                                |                                |
| <u>Operating Expenses</u>                                              |                                |                                |
| Staff and rental expenses                                              | 15,039                         | 14,442                         |
| Other expenses less fees and commission expenses                       | 24,317                         | 21,555                         |
| Net charge for other provisions                                        | -                              | -                              |
| Operating Profit before Impairment Losses                              | 112,170                        | 154,101                        |
| Impairment losses and provisions<br>for impaired loans and receivables |                                |                                |
| - Collective Provision                                                 | 1,426                          | (9,829)                        |
| - Specific Provision                                                   | 24,923                         | 43,133                         |
| <b>Profit before Taxation</b>                                          | 85,821                         | 120,797                        |
| <b>Taxation Expense</b>                                                | -                              | -                              |
| <b>Profit after Taxation</b>                                           | 85,821                         | 120,797                        |



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**II. Balance Sheet as at 31st March 2026**

|                                                                                                                                                                                   | <u>31.03.2026</u><br>(HK\$'000) | <u>30.09.2025</u><br>(HK\$'000) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|
| <b>ASSETS</b>                                                                                                                                                                     |                                 |                                 |
| 1. Cash and balances with banks (except those included in amount due from overseas offices)                                                                                       | 216,987                         | 100,292                         |
| 2. Placement with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices) | 861,784                         | 731,347                         |
| 3. Amount due from overseas offices                                                                                                                                               | 4,113,416                       | 4,692,707                       |
| 4. Trade Bills                                                                                                                                                                    | 637,017                         | 949,661                         |
| Provision for impairment - collective                                                                                                                                             | (3,201)                         | (4,683)                         |
| Provision for impairment - specific                                                                                                                                               | (11,976)                        | (5,485)                         |
| 5. Certificates of Deposit held                                                                                                                                                   |                                 | -                               |
| 6. Securities held for trading purposes                                                                                                                                           |                                 | -                               |
| 7. Loans and Receivables                                                                                                                                                          |                                 |                                 |
| Advances to customers                                                                                                                                                             | 3,397,178                       | 3,770,644                       |
| Advances to banks                                                                                                                                                                 |                                 | -                               |
| Other Accounts (Accrued interest and others)                                                                                                                                      | 1,212,354                       | 1,299,532                       |
| Provision for impaired loans and receivables - collective                                                                                                                         | (27,954)                        | (30,832)                        |
| Provision for impaired loans and receivables - specific                                                                                                                           | (16,867)                        | (10,072)                        |
| 8. Investment Securities                                                                                                                                                          | 805,263                         | 793,452                         |
| 9. Other Investments                                                                                                                                                              | 43,681                          | 43,379                          |
| Property, plant and equipment and investment                                                                                                                                      |                                 |                                 |
| 10. properties                                                                                                                                                                    | 164,587                         | 166,911                         |
| <b>Total Assets</b>                                                                                                                                                               | <u>11,392,269</u>               | <u>12,496,853</u>               |
| <b>LIABILITIES</b>                                                                                                                                                                |                                 |                                 |
| 1. Deposits and balances of banks (except those included in amount due from overseas offices)                                                                                     | 6,439,877                       | 7,321,263                       |
| 2. Deposits from customers                                                                                                                                                        |                                 |                                 |
| i) Demand deposits and current accounts                                                                                                                                           | 654,414                         | 524,618                         |
| ii) Savings deposits                                                                                                                                                              | 136,184                         | 71,151                          |
| iii) Time, call and notice deposits                                                                                                                                               | 1,923,403                       | 1,694,969                       |
| 3. Amount due to overseas offices                                                                                                                                                 | 1,171,989                       | 1,726,923                       |
| 4. Certificates of Deposit issued                                                                                                                                                 | -                               | -                               |
| 5. Issued Debt Securities                                                                                                                                                         | -                               | -                               |
| 6. Other liabilities (Accrued interest and others)                                                                                                                                | 1,066,402                       | 1,157,929                       |
| 7. Other Provisions                                                                                                                                                               | -                               | -                               |
| <b>Total Liabilities</b>                                                                                                                                                          | <u>11,392,269</u>               | <u>12,496,853</u>               |

**GEOGRAPHICAL SEGMENT**

The Branch's operations are predominantly in Hong Kong



**INDIAN OVERSEAS BANK, HONG KONG**  
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**SECTION A - BRANCH INFORMATION (HONG KONG ONLY)**

**III. Additional Information**

**1. Impaired Loans and Advances**

There were no impaired loans and advances to banks as at 31st March 2026 and 30th September 2025.

There were impaired loans and advances to customers to the extent of \$ 16,867 ('000's) as on 31st March 2026 and \$ 16,788 ('000s) as on 30th September 2025

**2. Derivatives**

|                                               | <u>31.3.2026</u><br>(HK\$'000) | <u>30.9.2025</u><br>(HK\$'000) |
|-----------------------------------------------|--------------------------------|--------------------------------|
| a) Notional Amount                            |                                |                                |
| i) Exchange rate contracts                    | 2,051,780                      | 2,300,677                      |
| ii) Interest rate contracts                   |                                |                                |
| TOTAL                                         | <u>2,051,780</u>               | <u>2,300,677</u>               |
| b) Fair Value of Derivative contracts (Gross) |                                |                                |
| i) Exchange rate contracts                    | 5,666                          | 3,529                          |
| ii) Interest rate contracts                   |                                |                                |
| TOTAL                                         | <u>5,666</u>                   | <u>3,529</u>                   |

There are no bilateral netting arrangements and hence there is no effect on the fair value of the derivatives.

**3. Off Balance Sheet Exposure other than Derivative Transactions**

|                                    | <u>31.3.2026</u><br>(HK\$'000) | <u>30.9.2025</u><br>(HK\$'000) |
|------------------------------------|--------------------------------|--------------------------------|
| Notional Amount                    |                                |                                |
| i) Direct credit substitutes       | 98,920                         | 55,093                         |
| ii) Trade related contingent items | 92,283                         | 1,025,974                      |
| iii) Other commitments             | 616,036                        | 218,771                        |
| TOTAL                              | <u>807,239</u>                 | <u>1,299,838</u>               |



**INDIAN OVERSEAS BANK, HONG KONG**  
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**III. Additional Information - continued**

**4. International Claims**

31/3/2026  
(HK\$ Million)

|                                        | Non-Bank Private Sector |                 |                                 |                              |        | Total  |
|----------------------------------------|-------------------------|-----------------|---------------------------------|------------------------------|--------|--------|
|                                        | Banks                   | Official Sector | Non-Bank financial institutions | Non-financial private sector | Others |        |
| Developed countries                    | 915                     |                 | -                               | 274                          | -      | 1,189  |
| of which USA                           | 717                     |                 | -                               | 48                           | -      | 765    |
| of which Netherlands                   |                         | -               | -                               | 226                          | -      | 226    |
| of which Greece                        | 118                     |                 |                                 |                              |        | 118    |
| Offshore centres                       | 2,655                   |                 | -                               | 1,147                        | -      | 3,802  |
| of which Singapore                     | 2,311                   | -               | -                               | 18                           | -      | 2,329  |
| Developing Europe                      |                         | -               | -                               |                              | -      | -      |
| Developing Latin America and Caribbean | 1                       | -               | -                               | 55                           | -      | 56     |
| of which Brazil                        |                         |                 |                                 | 34                           | -      | 34     |
| of which Colombia                      |                         |                 |                                 | 17                           | -      | 17     |
| Developing Africa and Middle East      | 388                     | -               | -                               | 287                          | -      | 675    |
| of which Egypt                         | 200                     | -               | -                               | 192                          | -      | 392    |
| of which UAE                           |                         |                 |                                 | 66                           |        | 66     |
| of which Saudi Arabia                  | 188                     |                 |                                 |                              |        | 188    |
| Developing Asia-Pacific                | 3,825                   |                 |                                 | 462                          | -      | 4,287  |
| of which India                         | 3,277                   |                 |                                 | 458                          | -      | 3,735  |
| of which Thailand                      | 548                     |                 |                                 |                              |        | 548    |
| International Organisations            | -                       |                 | -                               |                              | -      | -      |
|                                        | 7,784                   |                 |                                 | 2,225                        |        | 10,009 |

30.9.2025  
(HK\$ Million)

|                                        | Non-Bank Private Sector |                 |                                 |                              |        | Total  |
|----------------------------------------|-------------------------|-----------------|---------------------------------|------------------------------|--------|--------|
|                                        | Banks                   | Official Sector | Non-Bank financial institutions | Non-financial private sector | Others |        |
| Developed countries                    | 852                     |                 | -                               | 234                          | -      | 1,086  |
| of which USA                           | 717                     |                 | -                               | 233                          | -      | 950    |
| Offshore centres                       | 2,426                   |                 | -                               | 1,366                        | -      | 3,792  |
| of which Singapore                     | 2,295                   | -               | -                               | 172                          | -      | 2,467  |
| Developing Europe                      |                         | -               | -                               |                              | -      | -      |
| Developing Latin America and Caribbean | 3                       | -               | -                               | 54                           | -      | 57     |
| of which Brazil                        |                         |                 |                                 | 34                           | -      | 34     |
| of which Colombia                      |                         |                 |                                 | 16                           | -      | 16     |
| Developing Africa and Middle East      | 386                     | -               | -                               | 275                          | -      | 661    |
| of which Egypt                         | 199                     | -               | -                               | 191                          | -      | 390    |
| of which UAE                           |                         |                 |                                 | 47                           |        | 47     |
| of which Saudi Arabia                  | 187                     |                 |                                 |                              | -      | 187    |
| Developing Asia-Pacific                | 5,168                   |                 |                                 | 282                          | -      | 5,450  |
| of which India                         | 4,522                   |                 |                                 | 278                          | -      | 4,800  |
| International Organisations            | -                       |                 | -                               |                              |        | -      |
|                                        | 8,835                   |                 |                                 | 2,211                        |        | 11,046 |



**INDIAN OVERSEAS BANK, HONG KONG**  
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**III. Additional Information - continued**

**5. Advances to Customers**

|                                                                                                                               | <u>31.3.2026</u><br>(HK\$'000) | <u>30.9.2025</u><br>(HK\$'000) |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------|
| a) <u>By Sectors</u>                                                                                                          |                                |                                |
| <u>Loans for use in Hong Kong</u>                                                                                             |                                |                                |
| i) Industrial, commercial & financial<br>wholesale and retail trade<br>Transport and transport equipment<br>Financial Sectors | -                              | -                              |
| ii) Individuals<br>For other* business purposes<br>For other* private purposes                                                | -                              | -                              |
| iii) All Others                                                                                                               | -                              | -                              |
| <u>Trade Financing</u>                                                                                                        | 1,151,201                      | 1,077,999                      |
| <u>Loans for use outside Hong Kong</u>                                                                                        | 1,783,747                      | 2,692,646                      |
| <b>TOTAL **</b>                                                                                                               | <u><u>2,934,948</u></u>        | <u><u>3,770,645</u></u>        |

\* Other than for purchase of residential properties or credit card advances

\*\* The total loans are covered by collateral or other security to the extent of \$ 1,714,405 ('000) as at 31st March 2026 and \$ 2,684,786 ('000) as at 30th September 2025..

b) By Geographical Areas

|              |                         |   |                         |   |
|--------------|-------------------------|---|-------------------------|---|
| Hong Kong    | 1,151,201               | * | 1,077,999               | * |
| India        | 1,366,564               |   | 2,271,808               |   |
| Others       | 879,413                 |   | 420,838                 |   |
| <b>TOTAL</b> | <u><u>3,397,178</u></u> |   | <u><u>3,770,645</u></u> |   |

\*Out of these loans to HongKong, \$ 16,867 ('000's) as on 31st March 2026 and \$ 16,788 ('000s) as on 30th September 2025 are impaired loans.

Geographical locations are based on the physical location of the borrower. Risk transfer is only made if the claim is guaranteed by a party in a country which is different from the counterparty.



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**III. Additional Information - continued**

**6. Overdue and Rescheduled Assets of Customers**

There were loans and advances to customers overdue for more than 3 months HK\$ 16,867 (000's) as at 31st March 2026 and HK\$ \$ 16,788('000s) as at 30th September 2025

| As on 31st March 2026 |        |                     |               |           | As on 30th September 2025 |                     |               |           |
|-----------------------|--------|---------------------|---------------|-----------|---------------------------|---------------------|---------------|-----------|
| Overdue Period        | Amount | % to total Advances | Security Held | Provision | Amount                    | % to total Advances | Security Held | Provision |
| Less than 1 year      |        |                     | 0             |           | 16,788                    | 0.45%               | 0             | 10072     |
| More than 1 year      | 16,867 | 0.57%               | 0             | 16,867    | 0                         | 0.00%               | 0             | -         |

There were other assets overdue for more than 3 months HK\$ 106,756 (000's) as at 31st March 2026 and HK\$ 106,019 (000's) as at 30th September 2025.

| As on 31st March 2026 |         |               |           | As on 30th September 2025 |               |           |
|-----------------------|---------|---------------|-----------|---------------------------|---------------|-----------|
| Overdue Period        | Amount  | Security Held | Provision | Amount                    | Security Held | Provision |
| More than 1 year      | 106,756 | -             | 11,974    | 106,019                   | -             | 5,485     |

There were no rescheduled assets as at 31st March 2026 and 30th September 2025.

There were no repossessed assets as at 31st March 2026 and 30th September 2025.

**7. Overdue and Rescheduled Assets to banks and other Financial Institutions**

There were no advances to banks overdue for more than 3 months as at 31st March 2026 and 30th September 2025 .

There were no rescheduled advances as at 31st March 2026 and 30th September 2025.

There were no repossessed assets as at 31st March 2026 and 30th September 2025 .



**INDIAN OVERSEAS BANK, HONG KONG**  
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**III. Additional Information - continued**

**8. Non-bank Mainland Activities**

| <u>Type of counterparties</u>                                                                                                                         | <u>31.3.2026</u><br>(HK\$'000)           |                                           |              | <u>30.9.2025</u><br>(HK\$'000)           |                                           |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------|--------------|------------------------------------------|-------------------------------------------|--------------|
|                                                                                                                                                       | <u>On-balance<br/>sheet<br/>exposure</u> | <u>Off-balance<br/>sheet<br/>exposure</u> | <u>Total</u> | <u>On-balance<br/>sheet<br/>exposure</u> | <u>Off-balance<br/>sheet<br/>exposure</u> | <u>Total</u> |
| 1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)                                               | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 2 Local governments, local government-owned entities and their subsidiaries and JVs                                                                   | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 4 Other entities of central government not reported in item 1 above                                                                                   | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 5 Other entities of local governments not reported in item 2 above                                                                                    | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | -                                        | -                                         | -            | -                                        | -                                         | -            |
| 7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | -                                        | -                                         | -            | -                                        | -                                         | -            |
| Total                                                                                                                                                 | <u>0</u>                                 | <u>-</u>                                  | <u>0</u>     | <u>0</u>                                 | <u>-</u>                                  | <u>0</u>     |
| Total assets after provision                                                                                                                          | 11,392,269                               |                                           |              | 12,496,853                               |                                           |              |
| On-balance sheet exposures as percentage of total assets                                                                                              | 0.00%                                    |                                           |              | 0.00%                                    |                                           |              |



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**III. Additional Information - continued**

**9. Foreign Currency Exposure**

The position in a particular currency will be reported if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

|                           | <u>31.3.2026</u><br>(HK\$ Million) |      |       |         |
|---------------------------|------------------------------------|------|-------|---------|
|                           | US\$                               | GBP  | EUR   | Total   |
| Spot assets               | 9,806                              | 1    | 168   | 9,975   |
| Spot liabilities          | (9,082)                            | (43) | (14)  | (9,139) |
| Forward purchases         | 156                                | 42   | -     | 198     |
| Forward sales             | (876)                              |      | (153) | (1,029) |
| Net options               | -                                  | -    | -     | -       |
| Net long (short) position | 4                                  | -    | 1     | 5       |

|                           | <u>30.9.2025</u><br>(HK\$ Million) |      |       |          |
|---------------------------|------------------------------------|------|-------|----------|
|                           | US\$                               | GBP  | EUR   | Total    |
| Spot assets               | 10,867                             | -    | 256   | 11,123   |
| Spot liabilities          | (10,214)                           | (43) | (21)  | (10,278) |
| Forward purchases         | 249                                | 42   | -     | 291      |
| Forward sales             | (900)                              |      | (232) | (1,132)  |
| Net options               | -                                  | -    | -     | -        |
| Net long (short) position | 2                                  | (1)  | 3     | 4        |

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies at 31st March 2026 and 30th September 2025



**INDIAN OVERSEAS BANK, HONG KONG**  
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**III. Additional Information - continued**

**10. Liquidity**

**Average Liquidity Maintenance Ratio**

| Twelve Months<br>ended 31.3.2026 | Twelve Months<br>ended 31.3.2025 |
|----------------------------------|----------------------------------|
| <u>51.80%</u>                    | <u>53.69%</u>                    |

Average Liquidity Maintenance Ratio is calculated as the arithmetic mean of the average of each month's average liquidity ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

**Quarterly Average Liquidity Maintenance Ratio**

| Quarter Ended<br>31.3.2026 | Quarter Ended<br>31.12.2025 | Quarter Ended<br>31.3.2025 | Quarter Ended<br>31.12.2024 |
|----------------------------|-----------------------------|----------------------------|-----------------------------|
| <u>45.75%</u>              | <u>50.43%</u>               | <u>54.88%</u>              | <u>48.18%</u>               |

Quarterly Average Ratio is calculated as the arithmetic mean of the average of each month's average Ratio for the three months of the quarter computed in accordance with Banking Liquidity Rules.

**LIQUIDITY RISK MANAGEMENT**

The Liquidity risk management of Indian Overseas Bank (IOB), Hong Kong Branch is part of the IOB's group risk management processes. The objective of liquidity risk management is to ensure that there are sufficient funds to meet contractual and regulatory financial obligations and to undertake new transactions.

Liquidity risk management is a component of the IOB HK Branch's asset and liability management framework.

The liquidity risk management frame comprises of the following:

- Roles and responsibilities, organizational structure for oversight and communications of the IOB's liquidity risk management;
- Operational liquidity risk management;
- Periodic reporting of liquidity positions
- Managing funding sources and access to markets; and
- Liquidity contingency plan that establishes indicators to alert senior management to potential liquidity and funding problems.

The Hong Kong Asset and Liability Committee ("ALCO") comprising key members from local management and Treasury, conducts meeting on a regular basis to review the daily liquidity reports and deliberate important liquidity risk management matters.

The IOB Branch's liquidity management framework is supported by key liquidity measures, which are monitored on an on-going basis. These measures further serve as early warning indicators ("EWI") to alert senior management of potential liquidity and funding distress situation and trigger management actions in response to the event. The EWIs are designed taking into consideration the Branch's funding profile as well as the market conditions, and are calibrated to differentiate the various level of severity in liquidity shortfall. The EWIs are monitored regularly and discussed at the ALCO.



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**III. Additional Information - continued**

**Liquidity Monitoring**

IOB HK Branch manages the operational liquidity by cash flows on an individual currency basis by cash flow mismatch analysis under defined business scenarios. Short-term liquidity stress tests are performed based on an institution-specific crisis scenario, a general market crisis scenario and a combined scenario. The results of the stress tests are used to adjust liquidity risk management strategies, policies and positions and to develop effective contingency funding plans. Liquidity monitoring is performed daily within the framework for projecting cash flows on a contractual basis. Simulations of liquidity exposures under stressed market scenarios are performed and the results are taken into account in the risk management processes.

IOB HK Branch follows the applicable guidance set forth by the HKMA in Supervisory Policy Manual LM-2 "Sound Systems and Controls for Liquidity risk Management".

**Liquidity Reporting**

In-house systems and procedures are in place to meet the various reporting requirements. The systems include data from different sources with relevant mapping rules to generate internal and local regulatory reports. Daily cash flow mismatch reports are produced by using contractual cash flows in the balance sheets and placing them into appropriate time basis. The measurement and reporting of liquidity would be on a cumulative cash flow mismatch basis for each currency. The daily reporting regulatory reports for Liquidity Maintenance Ratio are prepared in accordance with the relevant reporting requirements.

**Funding Strategy**

The liquidity and funding positions of IOB HK Branch is managed at Hong Kong. The Branch maintains a diverse range of funding sources. Apart from obtaining the funding from interbank markets, the non-bank customer deposits also form a part of the Branch's overall funding. In order to lengthen the duration of the funding, the Branch obtains intragroup funding at arm's length and borrowing in the money market.

**Contingency Planning**

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and serves as an extension of the IOB HK Branch's operational or daily management policy. A liquidity crisis can arise due to Market-driven and/or Firm-driven events.



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**LIQUIDITY GAP**

The following maturity profile is based on the remaining period of repayment on the contractual maturity basis

| As at 31st March 2026                    | Next Day | 2 to 7 days | 8 days to<br>1 month | 1 to 3 months | 3 to 6 months<br>(HK\$ '000) | 6 to 12<br>months | Over 1 year | Total      |
|------------------------------------------|----------|-------------|----------------------|---------------|------------------------------|-------------------|-------------|------------|
| <b>ASSETS</b>                            |          |             |                      |               |                              |                   |             |            |
| Cash and balances with Central banks     | 100,686  |             |                      |               |                              |                   |             | 100,686    |
| Due from other banks                     | 116,658  | 117,516     | 78,344               | 1,292,676     | 744,268                      | 1,841,084         | 1,363,186   | 5,553,732  |
| Acceptances and Bills                    | 291      | 2,369       | 332,874              | 23,339        | 170,367                      |                   | 107,776     | 637,016    |
| Loans and Receivables                    | 8,820    | 46,991      | 722,744              | 630,690       | 334,646                      | 411,905           | 779,152     | 2,934,948  |
| Investment Securities                    | 761,802  |             |                      |               |                              |                   | 43,462      | 805,264    |
| Other Assets                             |          |             |                      |               |                              |                   | 1,420,620   | 1,420,620  |
| Total of on-balancesheet items           | 988,257  | 166,876     | 1,133,962            | 1,946,705     | 1,249,281                    | 2,252,989         | 3,714,196   | 11,452,266 |
| Off-Balance Sheet items                  |          | 28,557      | 124,475              | 426,613       | 401,038                      | 62,951            | 170,627     | 1,214,261  |
| <b>LIABILITIES</b>                       |          |             |                      |               |                              |                   |             |            |
| Deposits from customers                  | 823,266  | 42,969      | 387,056              | 506,068       | 473,413                      | 481,228           |             | 2,714,000  |
| Due to banks                             | 117,721  | 391,720     | 900,956              | 1,778,409     | 587,580                      | 1,214,332         | 1,566,880   | 6,557,598  |
| Securities Financing Transactions        |          |             |                      |               |                              |                   |             | -          |
| Other liabilities                        |          | -           | -                    |               |                              |                   | 1,066,403   | 1,066,403  |
| Total of On-Balance Sheet items          | 940,987  | 434,689     | 1,288,012            | 2,284,477     | 1,060,993                    | 1,695,560         | 2,633,283   | 10,338,001 |
| Off-Balance Sheet items                  | 8,035    | 28,111      | 164,129              | 534,208       | 422,332                      | 63,109            |             | 1,219,924  |
| Contractual Maturity Mismatch            | 39,235   | (267,367)   | (193,704)            | (445,367)     | 166,994                      | 557,271           | 1,251,540   |            |
| Contractual Cumulative Maturity Mismatch | 39,235   | (228,132)   | (421,836)            | (867,203)     | (700,209)                    | (142,938)         | 1,108,602   |            |

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded.



**INDIAN OVERSEAS BANK, HONG KONG**  
**DISCLOSURE STATEMENT**  
**SECTION A - BRANCH INFORMATION (HONG KONG ONLY)**

**LIQUIDITY GAP**

The following maturity profile is based on the remaining period of repayment on the contractual maturity basis

| As at 31st March 2025                    | Next Day  | 2 to 7 days | 8 days to<br>1 month | 1 to 3 months | 3 to 6 months<br>(HK\$ '000) | 6 to 12<br>months | Over 1 year | Total      |
|------------------------------------------|-----------|-------------|----------------------|---------------|------------------------------|-------------------|-------------|------------|
| <b>ASSETS</b>                            |           |             |                      |               |                              |                   |             |            |
| Cash and balances with Central banks     | 48,177    |             |                      |               |                              |                   |             | 48,177     |
| Due from other banks                     | 140,031   | 311,172     | 894,619              | 427,861       | 1,478,067                    | 1,322,481         | 1,625,874   | 6,200,105  |
| Acceptances and Bills                    | 845       | 20,985      | 420,464              | 228,919       | 356,563                      |                   | 115,155     | 1,142,931  |
| Loans and Receivables                    | 61,057    | 15,401      | 735,166              | 983,421       | 660,366                      | 166,269           | 216,843     | 2,838,523  |
| Investment Securities                    | 750,344   |             |                      |               |                              |                   |             | 750,344    |
| Other Assets                             |           |             |                      |               |                              |                   | 1,359,808   | 1,359,808  |
| Total of on-balancesheet items           | 1,000,454 | 347,558     | 2,050,249            | 1,640,201     | 2,494,996                    | 1,488,750         | 3,317,680   | 12,339,888 |
| Off-Balance Sheet items                  |           | 49,784      | 241,355              | 459,319       | 407,758                      |                   | 245,419     | 1,403,635  |
| <b>LIABILITIES</b>                       |           |             |                      |               |                              |                   |             |            |
| Deposits from customers                  | 997,714   | 124,128     | 276,239              | 371,840       | 482,331                      | 398,486           |             | 2,650,738  |
| Due to banks                             | 195       | 700,137     | 1,594,756            | 1,026,867     | 1,633,653                    | 1,166,895         | 1,555,860   | 7,678,363  |
| Securities Financing Transactions        |           | -           | -                    | -             |                              |                   | -           | -          |
| Other liabilities                        |           | -           | -                    |               |                              |                   | 1,037,720   | 1,037,720  |
| Total of On-Balance Sheet items          | 997,909   | 824,265     | 1,870,995            | 1,398,707     | 2,115,984                    | 1,565,381         | 2,593,580   | 11,366,821 |
| Off-Balance Sheet items                  |           | 49,788      | 243,056              | 464,229       | 411,169                      |                   | 245,419     | 1,413,661  |
| Contractual Maturity Mismatch            | 2,545     | (476,711)   | 177,553              | 236,584       | 375,601                      | (76,631)          | 724,100     |            |
| Contractual Cumulative Maturity Mismatch | 2,545     | (474,166)   | (296,613)            | (60,029)      | 315,572                      | 238,941           | 963,041     |            |

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded.



**INDIAN OVERSEAS BANK, HONG KONG**  
**DISCLOSURE STATEMENT**  
**SECTION A - BRANCH INFORMATION (HONG KONG ONLY)**

**11. Remuneration System**

The senior management and the key personnel of the branch are Bank's officers from India, the remuneration package is on the lines decided by the Working Group of the Standing Committee by the Government of India, Ministry of Finance (Banking Division). The Standing Committee has been mandated to standardize the remuneration package to be paid to all India based officers of Indian public sector banks operating in various overseas centers including Hong Kong. The Committee meets at periodic intervals to review/revise the remuneration package taking into account cost of living, market situation, etc.

**Remuneration of Senior Management and Key Personnel**

Information on the remuneration for the Bank's senior management and key personnel is set out below

- (i) Amount of remuneration for the twelve months ended 31st March 2026

|                       | HK\$    | Beneficiaries |
|-----------------------|---------|---------------|
| Fixed remuneration    | 618,905 | 2             |
| Variable remuneration | -       | -             |
| Total                 | 618,905 | 2             |

- (ii) No senior management or key personnel has been awarded with deferred remuneration during the twelve months ended 31st March 2026 ✓  
and
- (iii) No senior management or key personnel has been awarded with new sign-on or severance payment during the twelve months ended 31st March 2026 ✓



**INDIAN OVERSEAS BANK, HONG KONG**  
**DISCLOSURE STATEMENT**  
**SECTION B - BANK INFORMATION CONSOLIDATED BASIS**

**AVAILABLE IN THE BANK'S WEBSITE**

**1. Capital and Capital Adequacy**

|                                       | <u>31.03.2026</u><br>(HK\$'000) |   | <u>31.03.2025</u><br>(HK\$'000) |    |
|---------------------------------------|---------------------------------|---|---------------------------------|----|
| a) Capital                            |                                 |   |                                 |    |
| Shareholders' Funds                   | 30,558,172                      | * | 29,336,381                      | ** |
| b) Capital Adequacy Ratio (Basel III) | 19.78%                          |   | 19.74%                          |    |

**2. Other Financial Information**

|                         | <u>31.03.2026</u><br>(HK\$'000) |   | <u>31.03.2025</u><br>(HK\$'000) |    |
|-------------------------|---------------------------------|---|---------------------------------|----|
| Total Assets            | 390,578,433                     | * | 359,233,648                     | ** |
| Total Liabilities       | 360,020,260                     | * | 329,897,267                     | ** |
| Total Advances          | 253,301,788                     | * | 223,485,933                     | ** |
| Total Customer Deposits | 303,538,630                     | * | 282,485,106                     | ** |

|                       | Year ended<br><u>31.3.2026</u><br>(HK\$'000) |   | Year ended<br><u>31.3.2025</u><br>(HK\$'000) |    |
|-----------------------|----------------------------------------------|---|----------------------------------------------|----|
| Pre-tax Profit (Loss) | 5,351,890                                    | * | 4,161,561                                    | ** |

\* Indian Rupee converted to HK\$ @12.105(31st March 2026)

\*\* Indian Rupee converted to HK\$ @10.9875(31st March 2025)

This Disclosure Statement is also available at INDIAN OVERSEAS BANK, Hong Kong Branch and the public registry of the Hong Kong Monetary Authority.

**Declaration of Chief Executive**

We have prepared the financial disclosure statement of INDIAN OVERSEAS BANK, Hong Kong Branch for the twelve months ended 31st March 2026. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority under Section 60A of the Banking Ordinance (Cap.155). To the best of my knowledge, the Disclosure Statement is not false or misleading.



Chief Executive  
INDIAN OVERSEAS BANK, Hong Kong Branch

