INDIAN OVERSEAS BANK, HONG KONG
(Incorporated in India)

03/11/2026

QUARTERLY FINANCIAL DISCLOSURE BY AUTHORISED INSTITUTION INCORPORATED OUTSIDE HONG KONG

In accordance with the Hong Kong Monetary Authority's disclosure standard for overseas incorporated authorized institutions, the required financial information as specified by the HKMA is detailed below in respect of Indian Overseas Bank, Hong Kong Branch for the quarter ended **30-Sept-2026**.

Quarterly Average Liquidity Maintenance Ratio (LMR)

	Three Months ended 30.09.2026	Three Months ended 30.06.2026
Average Liquidity Maintenance Ratio	52.48%	47.87%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity ratio for the three months of the quarter computed in accordance with Banking Liquidity Rules.

This information is also available at Indian Overseas Bank, Hong Kong Branch and the public registry of the Hong Kong Monetary Authority.

Declaration of Chief Executive

I certify that the information disclosed in this statement is prepared in compliance with Section 103B of the Banking (Disclosure) Rules and to the best of my knowledge and belief; it is not false or misleading in any material respect.

Alternate Chief Executive
Indian Overseas Bank, Hong Kong