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Indian Overseas Bank

(Bank Incorporated in India with Limited Liability)

3rd Floor, Ruttonjee House, 11 Duddell Street, Hong Kong

27/07/2026

FINANCIAL DISCLOSURE

ANNUAL FINANCIAL DISCLOSURE STATEMENT FOR 31st 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

	31.3.2026 (HK$'000)	31.3.2025 (HK$'000)
INCOME		
Interest income	490,589	613,705
Interest expenses	(431,193)	(568,172)
Net interest income	59,396	45,533
Other Operating Income		
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
Total Income	151,526	190,098
EXPENDITURE		
Operating Expenses		
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 for impaired loans and receivables		
- Collective Provision	1,426	(9,829)
- Specific Provision	24,923	43,133
Profit before Taxation	85,821	120,797
Taxation Expense	-	-
Profit after Taxation	85,821	120,797

INDIAN OVERSEAS BANK HONG KONG

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

II. Balance Sheet as at 31st March 2026

	31.03.2026 (HK$'000)	30.09.2025 (HK$'000)
ASSETS		
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
10. Property, plant and equipment and investment properties	164,587	166,911
Total Assets	11,392,269	12,496,853
LIABILITIES		
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	-	-
Total Liabilities	11,392,269	12,496,853

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GEOGRAPHICAL SEGMENT

The Branch's operations are predominantly in Hong Kong

INDIAN OVERSEAS BANK, HONG KONG
DISCLOSURE STATEMENT
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

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

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

		31.3.2026 (HK$'000)	30.9.2025 (HK$'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	807,239	1,299,838

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

III. Additional Information - continued

4. International Claims

31/3/2026
(HK$ Million)

			Non-Bank Private Sector			
	Banks	Official Sector	Non-Bank financial institutions	Non-financial private sector	Others	Total
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			
	Banks	Official Sector	Non-Bank financial institutions	Non-financial private sector	Others	Total
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
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

5. Advances to Customers

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

* 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..

		31.3.2026	30.9.2025
b)	By Geographical Areas		
	Hong Kong	1,151,201 *	1,077,999 *
	India	1,366,564	2,271,808
	Others	879,413	420,838
	TOTAL	3,397,178	3,770,645

*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.

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

HK$ (000's)

	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 as at 31st March 2026 and 30th September 2025 .

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

III. Additional Information - continued

8. Non-bank Mainland Activities

Type of counterparties	31.3.2026 (HK$'000) On-balance sheet exposure	Off-balance sheet exposure	Total	30.9.2025 (HK$'000) On-balance sheet exposure	Off-balance sheet exposure	Total
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	0	-	0	0	-	0
Total assets after provision	11,392,269			12,496,853		
On-balance sheet exposures as percentage of total assets	0.00%			0.00%		

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

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.

31.3.2026 (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

30.9.2025 (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

III. Additional Information - continued

10. Liquidity

Average Liquidity Maintenance Ratio

	Twelve Months ended 31.3.2026	Twelve Months ended 31.3.2025
	51.80%	53.69%

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 31.3.2026	Quarter Ended 31.12.2025	Quarter Ended 31.3.2025	Quarter Ended 31.12.2024
	45.75%	50.43%	54.88%	48.18%

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. Thes 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 a well as the market conditions, and are calibrated to differentiate the various level of severity in liquidity shortfall. The EWIs are monitore regularly and discussed at the ALCO.

INDIAN OVERSEAS BANK, HONG KONG

DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

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.

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 2026	Next Day	2 to 7 days	8 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
				(HK$ '000)				
ASSETS								
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
LIABILITIES								
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 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
				(HK$ '000)				
ASSETS								
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
LIABILITIES								
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

	31.03.2026 (HK$'000)		31.03.2025 (HK$'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

	31.03.2026 (HK$'000)		31.03.2025 (HK$'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 31.3.2026 (HK$'000)		Year ended 31.3.2025 (HK$'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 Discosure 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