



Indian Bank 356, Galle Road, Colombo 03

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.09.2025				
In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2025 To 30.09.2025 (Unaudited)	From 01.04.2024 To 30.09.2024 (Unaudited)	From 01.04.2025 To 30.09.2025 (Unaudited)	From 01.04.2024 To 30.09.2024 (Unaudited)
Interest Income	1,305	1,263	328,726	303,868
Interest Expenses	371	322	199,628	180,145
Net Interest Income	934	941	129,098	123,723
Net fee and Commission Income	111	103	-	-
Net other operating income	(4)	(56)	49,987	16,233
Total Operating Income	1,042	988	179,085	139,956
Impairment Charges	291	25	7,694	17,269
Personnel Expenses	66	76	35,339	47,655
Other expenses	77	82	54,279	6,307
Share of profits of associates and joint ventures	-	-	-	-
Operating profit/(loss) before taxes	608	805	81,772	68,726
Income tax and other taxes	199	148	21,861	17,627
Profit/(loss) for the period	409	657	59,910	51,099
Other comprehensive income, net of taxes	-	-	-	-
Total comprehensive income for the period	409	657	59,910	51,099

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AS AT 30.09.2025				
In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30.09.2025 (Unaudited)	as at 31.03.2025 (Audited)	as at 30.09.2025 (Unaudited)	as at 31.03.2025 (Audited)
Assets				
Cash and cash equivalents	110	140	17,129	13,126
Balances with central banks of Sri Lanka	145	85	302,647	307,000
Placements with banks	24,940	18,950	261,440	228,553
Derivative financial instruments	-	8	-	-
Financial assets recognized through profit or loss	-	-	190,173	45,481
Financial assets at amortised cost	-	-	-	-
Loans and advances	11,387	16,487	6,051,724	5,710,712
Debt & other instruments	2,943	2,274	1,499,420	2,204,983
Financial assets measured at fair value through other comprehensive income	3	19	670,315	-
Investment in subsidiaries, associates and joint ventures	-	-	-	2,568
Property plant and equipment	38	41	87,216	88,267
Other assets	341	190	134,638	133,417
Total Assets	39,908	38,194	9,214,701	8,734,107
Liabilities				
Due to banks	7,637	6,676	32,350	2,207
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
due to depositors	8,122	8,082	7,769,458	7,371,536
due to other borrowers	-	-	389,706	412,872
Debt securities issued	-	-	-	-
Tax liabilities	203	379	-	-
Deferred tax liabilities	3	-	-	-
Other provisions	-	-	-	-
Other liabilities & provisions	641	463	270,284	254,392
Total Liabilities	16,606	15,600	8,461,798	8,041,007
Equity				
Stated capital/Assigned capital	1,741	1,741	13,470	13,470
Statutory reserve fund	895	885	157,017	157,017
Retained earnings	20,631	14,619	-	-
Other reserves	35	5,349	582,417	522,613
Total Shareholders' equity	23,302	22,594	752,903	693,100
Non-controlling interest	-	-	-	-
Total Equity	23,302	22,594	752,903	693,100
Total Equity and Liabilities	39,908	38,194	9,214,701	8,734,107
Contingent liabilities and commitments	13,696	12,385	2,866,046	2,948,357

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING) 30.09.2025			
ITEM	Bank (in LKR)		
	30.09.2025 (Unaudited)	31.03.2025 (Audited)	
Regulatory Capital Adequacy			
Common Equity Tier 1 Rs. Mn	13,251	12,719	
Core (Tier 1) Capital Rs. Mn	13,251	12,719	
Total Capital Base Rs. Mn	13,272	12,740	
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital (%) (Minimum Requirement 7%)	67.96%	53.54%	
Tier 1 Capital Ratio (%) (Minimum Requirement 8.5%)	67.96%	53.54%	
Total Capital Ratio (%) (Minimum Requirement 12.5%)	68.06%	53.62%	
Leverage Ratio (Minimum Requirement 3%)	31.73%	25.40%	
Regulatory Liquidity			
Liquidity Coverage Ratio (%) (Minimum requirement 100%)			
Rupee (%)			
All Currency (%)	826.00%	318.00%	
Net Stable Funding Ratio (%) - (Minimum requirement 100%)	615.68%	357.69%	
	150.00%	117.00%	
Assets Quality (Quality of Loan Portfolio)			
Impaired Loans (Stage 03) to Total loans, Ratio (%)	2.23%	0.10%	
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)	90.73%	99.37%	
Profitability			
Interest Margin (%)	4.77%	5.59%	
Return on Assets (Before Tax) (%)	2.22%	4.63%	
Return on Equity (%)	3.52%	6.77%	
Memorandum Information			
Credit Rating	BBB	BBB-	
Number of Employees	24	25	
Number of Branches	2	2	

CERTIFICATION:

We, the undersigned, being the Chief Executive Officer and Manager (Finance) of Indian bank certify jointly that:-
a) the above statement 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 statements of the Bank unless indicated as audited.

Sd
MOHANDOSS P
CHIEF EXECUTIVE OFFICER
Date : 14-11-2025

Sd
KIRUPAKARAN J
MANAGER (FINANCE)

For the detailed Financial Statements, visit our website: www.indianbank.in