Indian Bank 356, Galle Road, Colombo 03

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH JUNE 2025

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.06.2025

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2024 To 30.06.2024 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2024 To 30.06.2024 (Unaudited)
Interest Income	626	652	162,827	150,392
Interest Expenses	170	161	99,238	88,611
Net Interest Income	**456**	**491**	**63,589**	**61,781**
Net fee and Commission Income	76	31	22,710	18,912
Net other operating income	3	(69)	1,808	598
Total Operating Income	**535**	**453**	**88,107**	**81,292**
Impairment Charges	23	(41)	6,910	12,584
Personnel Expenses	29	34	26,123	16,785
Other expenses	39	121	14,281	19,491
Share of profits of associates and joint ventures	-	-	-	-
Operating profit/(loss)before taxes	**444**	**339**	**40,793**	**32,432**
Income tax and other taxes	72	120	11,065	8,398
Profit/(loss) for the period	**372**	**219**	**29,728**	**24,034**
Other comprehensive income, net of taxes	-	1,763	-	-
Total comprehensive income for the period	**372**	**1,982**	-	-

SELECTED PERFORMANCE INDICATORS/ KEY FINANCIAL DATA AS AT 30.06.2025 (Based on Regulatory Reporting)

ITEM	Bank (in LKR)	
	30.06.2025 (Unaudited)	31.03.2025 (Audited)
Regulatory Capital Adequacy		
Common Equity Tier 1 Rs. Mn	14,025	12,719
Core (Tier 1) Capital Rs. Mn	14,025	12,719
Total Capital Base Rs. Mn	14,046	12,740
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement 7%)	63.73%	53.54%
Tier 1 Capital ratio (%) (Minimum Requirement 8.5%)	63.73%	53.54%
Total Capital Ratio % (Minimum Requirement 12.5%)	63.83%	53.62%
Basel III Leverage Ratio (Minimum Requirement 3%)	34.82%	25.40%
Regulatory Liquidity Requirement		
Liquidity Coverage ratio (%) (Minimum requirement 100%)		
Rupee (%)	1070.00%	318.00%
All Currency (%)	757.22%	357.69%
Net Stable Funding Ratio (%) - (Minimum requirement 100%)	134.00%	117.00%
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 03) to Total loans, Ratio (%)	0.36%	0.10%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)	97.75%	99.37%
Income & Profitability		
Net Interest Margin (%)	5.28%	5.59%
Return on Assets (Before Tax) (%)	4.67%	4.63%
Return on Equity (%)	6.47%	6.77%
Memorandum Information		
Credit Rating	BBB-	BBB-
Number of Employees	24	25
Number of Branches	2	2

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AS AT 30.06.2025

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30.06.2025 (Unaudited)	as at 31.03.2025 (Audited)	as at 30.06.2025 (Unaudited)	as at 31.03.2025 (Audited)
Assets				
Cash and cash equivalents	68	140	19,561	13,126
Balances with central banks of Sri Lanka	75	85	312,131	307,000
Placements with banks	20,973	18,950	202,944	228,553
Derivative financial instruments	-	8	-	-
Financial assets recognized through profit or loss	-	-	53,487	45,481
Financial assets at amortised cost	-	-	-	-
Loans and advances	15,383	16,487	5,841,160	5,710,712
Debt & other instruments	2,869	2,274	2,278,676	2,204,983
Financial assets measured at fair value through other comprehensive income	5	19	-	-
Investment in subsidiaries, associates and joint ventures	-	-	2,505	2,568
Property plant and equipment	41	41	87,625	88,267
Other assets	171	190	156,946	133,417
Total Assets	**39,585**	**38,194**	**8,955,035**	**8,734,107**
Liabilities				
Due to banks	7,796	6,676	23,856	2,207
Derivative financial instruments	7	-	-	-
Financial liabilities recognized through profit or loss	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
due to depositors	7,708	8,082	7,442,891	7,371,536
due to other borrowers	-	-	506,216	412,872
Debt securities issued	-	-	-	-
Tax liabilities	327	379	-	-
Deferred tax liabilities	3	-	-	-
Other provisions	-	-	-	-
Other liabilities & provisions	602	463	255,333	254,392
Total Liabilities	**16,443**	**15,599**	**8,228,296**	**8,041,007**
Equity				
Stated capital/Assigned capital	1,741	1,741	13,470	13,470
Statutory reserve fund	909	885	157,017	157,017
Retained earnings	20,426	14,619	-	-
Other reserves	66	5,349	556,252	522,613
Total Shareholders' equity	**23,142**	**22,594**	**726,739**	**693,099**
Non-controlling interest	-	-	-	-
Total Equity	**23,142**	**22,594**	**726,739**	**693,099**
Total Equity and Liabilities	**39,585**	**38,194**	**8,955,035**	**8,734,107**
Contigent liabilities and commitments	**13,305**	**12,386**	**2,871,091**	**2,948,357**

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	Sd
MOHANDOSS P	KIRUPAKARAN J
CHIEF EXECUTIVE OFFICER	MANAGER (FINANCE)
Date : 26-08-2025	

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