

BANK OF INDIA HONG KONG BRANCH

FINANCIAL DISCLOSURE STATEMENT

FOR THE YEAR ENDED

31ST MARCH 2018



**BANK OF INDIA HONG KONG BRANCH
FINANCIAL DISCLOSURE STATEMENT**

SECTION A -Branch Information (Hong Kong Offices only)

I. Profit & Loss

	31.03.2018 (HK\$'000)		31.03.2017 (HK\$'000)	
Income				
(a) Interest income	577,211		671,194	
(b) Interest expense	(424,300)		(378,323)	
Net interest income		152,911		292,871
(c) Other operating income				
(i) Gain less losses arising from trading in foreign currencies		4,760		7,003
(ii) Gain less losses on securities held for trading purposes	0	0	0	0
(iii) Gain less losses from other trading activities	0	0	0	0
Gross fees and commission income	19,954		20,618	
Gross fees and commission expenses	0		0	
(iv) Net fees and commission		19,954		20,618
(v) Other income		2,997		3,950
Total Income		180,622		324,442
Expenses				
(d) Operating expenses				
Salary and rental expenses		(15,208)		(31,101)
Others		(12,630)		(15,644)
Net charge for other provision		1,173		(5,230)
(e) Impairment losses and provision for impaired loans and receivables		(656,287)		(325,633)
(f) Gains less losses from the disposal of property, plant and equipment and investment properties		0		0
Total Expenses		(682,952)		(377,608)
(g) Profit before taxation		(502,330)		(53,166)
(h) Tax expense or tax income		(6,000)		(27,328)
(i) PROFIT AFTER TAXATION		(508,330)		(80,494)



BANK OF INDIA HONG KONG BRANCH

SECTION A - Branch information (Hong Kong Offices Only)

II. Balance Sheet

	31.03.2018 (HK\$'000)	30.09.2017 (HK\$'000)
ASSETS		
(i) Cash & Balances with Banks	1,000,308	2,983,010
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	5,149,682	2,655,332
(iii) Amount due from overseas offices of the institution	5,183,476	2,813,918
(iv) Trade Bills	903,388	1,088,008
(v) Certificates of deposits held	0	0
(vi) Securities held for trading purposes	0	0
(vii) Loans and receivables		
(A) Loans and advances to customers	9,815,146	7,351,220
(B) Loans and advances to banks	2,313,006	5,441,348
(C) Accrued interest and other accounts	177,662	217,525
(D) Provision for impaired loan and receivables		
(I) Provision for impaired loans & receivable (collective)	(78,791)	(97,703)
(II) Provision for impaired loans & receivable (specific)	(1,349,861)	(984,049)
(III) Provision against value of other claim & investment	(125,776)	(121,978)
(viii) Investment securities	573,071	198,367
(ix) other investments	250,412	579,971
(x) Property, Plant and Equipment	179,532	181,254
(xi) Total Assets	23,991,255	22,306,223
Liabilities		
(i) Deposits and balances from banks	12,703,365	13,388,991
(ii) Deposits from customers		
(A) Demand deposits and current accounts	416,040	476,583
(B) Savings deposits	53,277	40,776
(C) Time, call and notice deposits	2,736,085	3,015,414
(iii) Amount due to overseas offices of the institution	7,892,430	4,936,314
(iv) Certificates of deposit issued	0	0
(v) Issued debt securities	0	0
(vi) Other liabilities	184,058	436,145
(vii) Provision for taxation	6,000	12,000
(viii) Total Liabilities	23,991,255	22,306,223



BANK OF INDIA HONG KONG BRANCH

III. SECTION B - ADDITIONAL INFORMATION

BRANCH INFORMATION (HONG KONG OFFICES ONLY)

1 Impaired Loans and Advances

Impaired Loans and Advances to Customers

(HKD Million)

	Amount	Specific Provision	Current market value of collateral	% to total loans and advances
As on 31.03.2018	2108.897	1,149.902	1603.482	21.48%
As on 30.09.2017	1668.408	887.025	1109.387	22.70%

There is no impaired loans and advances to banks as at 31st March 2018 and 30th September 2017.

2 Derivatives	31.03.2018	30.09.2017
Notional Amount:	(HK\$'000)	(HK\$'000)
(a) Exchange rate contracts	3,139,252	6,800,230
(b) Interest rate contracts	469,334	467,026
Total	<u>3,608,586</u>	<u>7,267,256</u>

Fair value of derivative contracts (Gross)	31.03.2018	30.09.2017
	(HK\$'000)	(HK\$'000)
(a) Exchange rate contracts	(3,202)	(6,006)
(b) Interest rate contracts	(4,997)	(7,839)
Total	<u>(8,199)</u>	<u>(13,845)</u>

The fair value of derivative contracts does not take into account the effect of bilateral netting arrangements.

3 Off Balance Sheet Exposure other than Derivatives Contracts	31.03.2018	30.09.2017
	(HK\$'000)	(HK\$'000)
(a) Direct credit substitutes	125,704	279,240
(b) Transaction related contingencies	0	805
(c) Trade-related contingent items	189,712	102,433
Total	<u>315,416</u>	<u>382,478</u>



BANK OF INDIA HONG KONG BRANCH
BRANCH INFORMATION (HONG KONG OFFICES ONLY)

4 INTERNATIONAL CLAIMS

(HKD Million)

As at 31.03.2018	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
1 Developed Countries	79	426	0	19	0	524
of which Canada	3	0	0	0	0	3
of which Australia	4	0	0	0	0	4
of which Luxembourg	0	0	0	0	0	0
of which U.S.A.	11	426	0	19	0	456
of which United Kingdom	18	0	0	0	0	18
of which Netherland	36	0	0	0	0	36
of which Germany	6	0	0	0	0	6
of which France	0	0	0	0	0	0
of which Switzerland	1	0	0	0	0	1
2 Offshore Centres	0	0	0	377	0	377
of which Singapore	0	0	0	191	0	191
of which Hong Kong	0	0	0	186	0	186
3 Developing Europe	0	0	0	0	0	0
of which Turkey	0	0	0	0	0	0
4 Developing Latin America & Carribean	0	0	0	0	0	0
5 Developing Africa & Middle East	0	0	0	79	0	79
of which U.A.E.	0	0	0	79	0	79
6 Developing Asia-Pacific	13,668	0	0	8,599	0	22,267
of which China	1,817	0	0	27	0	1,844
of which Sri Lanka	0	0	0	0	0	0
of which India	11,851	0	0	8,519	0	20,370
of which Malaysia	0	0	0	1	0	1
of which Indonesia	0	0	0	18	0	18
of which Bangladesh	0	0	0	28	0	28
of which Vietnam	0	0	0	6	0	6
7 International Organisations	0	0	0	0	0	0
8 Unallocated by Country	0	0	0	0	0	0

(HKD Million)

As at 30.09.2017	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
1 Developed Countries	156	347	0	22	0	525
of which Canada	2	0	0	0	0	2
of which Australia	5	0	0	0	0	5
of which Luxembourg	2	0	0	0	0	2
of which U.S.A.	19	347	0	22	0	388
of which United Kingdom	78	0	0	0	0	78
of which Netherland	39	0	0	0	0	39
of which Germany	10	0	0	0	0	10
of which France	0	0	0	0	0	0
of which Switzerland	1	0	0	0	0	1
2 Offshore Centres	0	0	0	449	0	449
of which Singapore	0	0	0	312	0	312
of which Hong Kong	0	0	0	137	0	137
3 Developing Europe	0	0	0	0	0	0
of which Turkey	0	0	0	0	0	0
4 Developing Latin America & Carribean	0	0	0	0	0	0
5 Developing Africa & Middle East	0	0	0	89	0	89
of which U.A.E.	0	0	0	89	0	89
6 Developing Asia-Pacific	13,748	0	0	5,909	0	19,657
of which China	5,007	0	0	14	0	5,021
of which Sri Lanka	0	0	0	0	0	0
of which India	8,741	0	0	5,837	0	14,578
of which Malaysia	0	0	0	1	0	1
of which Indonesia	0	0	0	10	0	10
of which Bangladesh	0	0	0	39	0	39
of which Vietnam	0	0	0	8	0	8
7 International Organisations	0	0	0	0	0	0
8 Unallocated by Country	0	0	0	0	0	0

Remark: 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 counter party. International claims are derived according to the location of counterparties on which ultimate risk lies after taking into account any transfer of risk.



5 LOANS AND ADVANCES TO CUSTOMERS

By Geographical Areas

(HK\$'000)

	31.03.2018			30.09.2017		
	Loans	of which Overdue Loans	of which Impaired Loans	Loans	of which Overdue Loans	of which Impaired Loans
Hong Kong	2,271,794	779,770	746,152	2,390,068	715,226	582,781
China	9,594	0	0	11,182	0	0
Bangladesh	27,546	0	0	38,957	0	0
Malaysia	1,500	0	0	1,466	0	0
U.A.E.	18,982	0	0	22,551	0	0
India	7,375,420	5,192,590	1,263,470	4,769,647	3,115,373	1,085,627
Singapore	11,035	0	0	11,764	0	0
Indonesia	99,275	99,275	99,275	105,585	32,610	0
Netherland	0	0	0	0	0	0
U.S.A.	0	0	0	0	0	0
Total	9,815,146	6,071,635	2,108,897	7,351,220	3,863,209	1,668,408

Remark: Geographical locations are based on the physical location of the borrower.

6 Loan and Advances to customer

(HK\$' 000)

SECTOR INFORMATION	31.03.2018		30.09.2017	
	Amount	Collateral and Security	Amount	Collateral and Security
Loans and advances for use in Hong Kong				
(i) Industrial, commercial and financial:				
(A) Property development	0	0	0	0
(B) Property investment	0	0	0	0
(C) Financial concerns	0	0	0	0
(D) Stockbrokers	0	0	0	0
(E) Wholesale and retail trade	20,502	20,502	19,980	19,980
(F) Manufacturing	0	0	0	0
(G) Transport and transport equipment	43,707	0	43,492	0
(H) Recreational activities	0	0	0	0
(I) Information Technology	0	0	0	0
(J) Others	8,957	8,957	0	0
(ii) Individuals				
Loan for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	0	0	0	0
(A) Loan for the purchase of other residential properties	0	0	0	0
(B) Credit card advances	0	0	0	0
(C) others	33,448	33,448	40,338	40,338
(b) Trade finance	2,255,228	745,343	2,386,325	594,276
(c) Loan and advances for use outside Hong Kong	7,453,304	1,716,809	4,861,085	1,778,101
Total	9,815,146	2,525,059	7,351,220	2,432,695



Overdue and Rescheduled Assets

Overdue Loans and Advances to customers		31.03.2018			(HK\$'000)		
		Amount	% to total loans and advances	Current market value of collateral	Covered portion	Uncovered portion	Specific Provision
(i)	more than 3 months but not more than 6 months	83,415	0.85%	180,522	74,954	8,461	18,019
(ii)	more than 6 months but not more than one year	406,239	4.14%	445,327	362,456	43,783	113,680
(iii)	more than one year	1,318,024	13.43%	715,724	715,724	602,300	961,758
Total		1,807,678	18.42%	1,341,573	1,153,134	654,544	1,093,457

There was no rescheduled loans and advances to customers which has been overdue for more than 3 months.

Overdue Loans and Advances to customers		30.09.2017			(HK\$'000)		
		Amount	% to total loans and advances	Current market value of collateral	Covered portion	Uncovered portion	Specific Provision
(i)	more than 3 months but not more than 6 months	267,027	3.63%	262,456	262,456	4,571	57,645
(ii)	more than 6 months but not more than one year	183,350	2.49%	27,458	27,458	155,892	81,362
(iii)	more than one year	1,136,047	15.45%	741,080	741,080	394,967	731,146
Total		1,586,424	21.57%	1,030,994	1,030,994	555,430	870,153

There was no rescheduled loans and advances to customers which has been overdue for more than 3 months.

	31.03.2018 (HK\$'000)	30.09.2017 (HK\$'000)
Current market value of collateral held against the covered portion of impaired loans and advances	1,603,482	1,109,387
Covered portion of impaired loans and advances	1,603,482	1,109,387
Uncovered portion of impaired loans and advances	505,415	559,021

There is no overdue loans and advances to banks at the end of March 2018 and September 2017.

Rescheduled Assets

There was no other rescheduled loans and advances to customers excluding those have been overdue for more than 3 months and disclosed as above at the end of March 2018 and September 2017.

There was no rescheduled loans and advances to banks at the end of March 2018 and September 2017.

Other overdue Assets

	(HK\$'000)			
	31.03.2018		30.09.2017	
	Amount	Specific Provision	Amount	Specific Provision
Other Overdue Trade Bills				
more than 3 months but not more than 6 months	0	0	28,238	14,119
more than 6 months but not more than one year	112,760	112,760	5,161	2,581
more than one year	86,807	86,807	81,219	53,961

There was no repossessed assets held at the end of March 2018 and September 2017.

Overdue Assets to Banks and other Financial Institutions**Impaired investment**

	(HK\$'000)			
	31.03.2018		30.09.2017	
	Amount	Specific Provision	Amount	Specific Provision
more than 1 month but not more than 3 months	0	0	0	0
more than 3 months but not more than 6 months	0	0	0	0
more than 6 months but not more than one year	0	0	0	0
more than one year	115,004	115,004	117,008	117,008

There are no rescheduled assets to Banks and Financial Institutions as on 31st March 2018 and 30th September 2017.



Types of Counterparties	[A]		[B]		[A] + [B]	
	On-balance sheet exposure		Off-balance sheet exposure		Total	
	HK\$ million		HK\$ million		HK\$ million	
	31.03.2018	30.09.2017	31.03.2018	30.09.2017	31.03.2018	30.09.2017
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	0	0	0	0	0	0
2 Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0	0	0	0
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0	0	0	0
4 Other entities of central government not reported in item 1 above	0	0	0	0	0	0
5 Other entities of local governments not reported in item 2 above	0	0	0	0	0	0
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	0	0	0	0	0	0
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	9.594	11.183	0	0	9.594	11.183
Total	9.594	11.183	0	0	9.594	11.183
Total assets after provision	23991.255	22306.223				
On-balance sheet exposures as percentage of total assets	0.04%	0.05%				



BANK OF INDIA HONG KONG BRANCH

BRANCH INFORMATION (HONG KONG OFFICES ONLY)

9 Foreign Currency Exposure

		(equivalent in HK\$ million)				
		31.03.2018	31.03.2018	31.03.2018	31.03.2018	31.03.2018
		US\$	GBP	JPY	EUR	TOTAL
(a)	Spot assets	23,990	5	17	510	24,522
(b)	Spot liabilities	(25,007)	(62)	(17)	(27)	(25,113)
(c)	Forward Purchase	1,758	125	0	31	1,914
(d)	Forward Sales	(738)	(71)	0	(514)	(1,323)
(f)	Net long/short position	3	(3)	0	0	0

		(equivalent in HK\$ million)				
		30.09.2017	30.09.2017	30.09.2017	30.09.2017	30.09.2017
		US\$	GBP	JPY	EUR	TOTAL
(a)	Spot assets	20,251	12	1,545	375	22,183
(b)	Spot liabilities	(22,693)	(69)	(8)	(26)	(22,796)
(c)	Forward Purchase	3,390	279	15	81	3,765
(d)	Forward Sales	(944)	(219)	(1,552)	(431)	(3,146)
(f)	Net long/short position	4	3	0	(1)	6

There is no net structural position which constitutes 10% or more of the total net structural position in all foreign currencies at the end of March 2018 and September 2017.

10 Liquidity

	31.03.2018	31.03.2017
Average liquidity maintenance ratio (LMR)	(12 Months)	(12 Months)
(April 2017 to March 2018)	131.02%	194.88%

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



11 LIQUIDITY RISK MANAGEMENT

Bank has established in all material respects, the Internal Control system and Procedures in accordance with the requirements set-out in the "Supervisory Policy Manual (LM2- Sound Systems and Controls for Liquidity Risk Management) issued by HKMA. Risk Management Committee, under supervision of ALCO is responsible for implementing the Liquidity Risk Management Strategy. Guidelines are issued by this Committee periodically for funding and contingency Planning. The bank uses the Cash Flow projections / Liquidity Planning schedules, prepared on a daily basis for Liquidity Management. The risk is tracked through maturity and cash flow mis-matches. Surplus or deficit at selected maturity dates, know as "Time buckets" is adopted as the standard tool for measuring Liquidity Risk. Limits on tolerance level of mis-matches have been set by the Bank and monitored regularly. Wholesale deposits and borrowings are also monitored on a daily basis. Stress Tests of the cash flows are done on quarterly basis under the different scenarios of adverse conditions viz. Conditions particular to the Bank, general market conditions and the combined effects of both. The Bank also calculates periodically various ratios with reference to the borrowings, wholesale deposits, commitments and derivative positions and these ratios are also used for monitoring the liquidity management. In addition, the Bank has committed lines of credit available to it, which can be utilised at any time, without any notice. Overall, the Bank has established sound Liquidity Policies and Procedures for Liquidity Management and they are being adhered to strictly.



BANK OF INDIA HONG KONG BRANCH

12 Remuneration System

The Senior Management and the key personnel of the Branch are Bank's officers from India (India Based Officers). The remuneration package offered to them 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

	Year ended 31.03.2018	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	4,349	16
Variable remuneration	0	0
Total	4,349	

	Half Year ended 30.09.2017	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	1,918	13
Variable remuneration	0	0
Total	1,918	

(ii) No senior management or key personnel has been awarded with deferred remuneration during the six months ended March 2018 and September 2017.

(iii) No senior management or key personnel has been awarded with new sign-on or severance payment during the six months ended March 2018 and September 2017.



13 Bank Information (Consolidated Basis)

(Available in Bank's web site)

Capital and capital adequacy	31.03.2018 (HK\$' 000)	31.03.2017 (HK\$' 000)
Shareholders' funds (Capital)	2,099,957	1,264,584
Shareholders' funds (Reserve)	42,165,759	36,965,668
Capital adequacy ratio (Basel-III)	13.54%	12.62%

Remark The capital adequacy ratios are calculated in accordance with the relevant requirements of the Reserve Bank of India.

Other financial information	31.03.2018 (HK\$' 000)	31.03.2017 (HK\$' 000)
(a) Total assets	740,864,613	757,271,192
(b) Total liabilities	696,598,897	719,040,940
(c) Total advances	413,421,793	441,318,529
(d) Total deposits	629,843,562	581,062,717
	Year ended 31.03.2018 (HK\$' 000)	Year ended 31.03.2017 (HK\$' 000)
(e) Pre-tax profit (loss)	(10,429,067)	(2,742,005)

INR converted to HKD i.e. @ HKD 1 = 8.3460979 (31.03.2017)

INR converted to HKD i.e. @ HKD 1 = 8.3036 (31.03.2018)



BANK OF INDIA HONG KONG BRANCH

DECLARATION OF CHIEF EXECUTIVE

We have prepared the disclosure statement of Bank of India Hong Kong Branches for the year ended 31st March 2018. The information disclosed complies fully with the Banking (Disclosure) Rules made by Hong Kong Monetary Authority under section 60A of the Banking Ordinance (Chapter 155).
To the best of my knowledge, the Disclosure Statement is not false or misleading.

Bank of India
Hong Kong Branch


Chief Executive

BANK OF INDIA HONG KONG BRANCH

財政披露聲明書

截至二零一八年三月三十一日止報告



BANK OF INDIA HONG KONG BRANCH
財政披露聲明書

甲部- 香港分行資料

I. 收益表

	31.03.2018 (港幣千元)		31.03.2017 (港幣千元)	
收入				
(a) 利息收入	577,211		671,194	
(b) 利息開支	(424,300)		(378,323)	
淨利息收入		152,911		292,871
(c) 其他經營收入				
(i) 來自非港元貨幣交易的收益減虧損		4,760		7,003
(ii) 來自持有作交易用途的證券的收益減虧損	0	0	0	0
(iii) 來自其他交易活動的收益減虧損	0	0	0	0
費用及佣金收入	19,954		20,618	
費用及佣金收入開支	0		0	
(iv) 費用及佣金收入淨額		19,954		20,618
(v) 其他 (收入)		2,997		3,950
總收入		180,622		324,442
開支				
(d) 經營開支				
薪金及租金		(15,208)		(31,101)
其他		(12,630)		(15,644)
其他提撥的準備金淨額		1,173		(5,230)
(e) 減值損失及為已減值貸款及應收款項而提撥的準備金		(656,287)		(325,633)
(f) 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損		0		0
總開支		(682,952)		(377,608)
(g) 除稅前利潤		(502,330)		(53,166)
(h) 稅項開支或稅項收入		(6,000)		(27,328)
(i) 除稅後利潤		(508,330)		(80,494)



HONG KONG BRANCH

甲部- 香港分行資料

II. 資產負債表資料

	31.03.2018 (港幣千元)	30.09.2017 (港幣千元)
資產		
(i) 現金及銀行結餘	1,000,308	2,983,010
(ii) 距離合約到期日超逾1個月但不超逾12個月的銀行存款	5,149,682	2,655,332
(iii) 存放於海外辦事處的數額	5,183,476	2,813,918
(iv) 貿易匯票	903,388	1,088,008
(v) 持有存款證	0	0
(vi) 持有作交易用途的證券	0	0
(vii) 貸款及應收款項		
(A) 對客戶的放款	9,815,146	7,351,220
(B) 對銀行的放款	2,313,006	5,441,348
(C) 應計利息及其他帳戶	177,662	217,525
(D) 為已減值貸款及應收款項而提撥		
(I) 為已減值貸款及應收款項而提撥-集體準備金	(78,791)	(97,703)
(II) 為已減值貸款及應收款項而提撥-特定準備金	(1,349,861)	(984,049)
(III) 其他索償及投資準備金	(125,776)	(121,978)
(viii) 投資證券	573,071	198,367
(ix) 其他投資	250,412	579,971
(x) 物業、工業裝置及設備以及投資物業	179,532	181,254
(xi) 資產總額	23,991,255	22,306,223
負債		
(i) 尚欠銀行存款及結餘	12,703,365	13,388,991
(ii) 客戶存款		
(A) 活期存款及往來帳戶	416,040	476,583
(B) 儲蓄存款	53,277	40,776
(C) 定期、短期通知及通知存款	2,736,085	3,015,414
(iii) 尚欠海外辦事處的存款及結餘	7,892,430	4,936,314
(iv) 已發行存款證	0	0
(v) 已發行債務證券	0	0
(vi) 其他負債	184,058	436,145
(vii) 稅款準備金	6,000	12,000
(viii) 負債總額	23,991,255	22,306,223



BANK OF INDIA HONG KONG BRANCH

III. 乙部 - 附加資料

香港分行資料

1 已減值貸款及放款

對客戶的已減值貸款及放款 (百萬港元)

	數額	特定 準備金	抵押品 的價值	貸款及放 款的總額 的百分率
在 31.03.2018	2108.897	1,149.902	1603.482	21.48%
在 30.09.2017	1668.408	887.025	1109.387	22.70%

截至二零一八年三月底及二零一七年九月底沒有對銀行的已減值貸款及放款

2 衍生工具	31.03.2018	30.09.2017
名義總額	(港幣千元)	(港幣千元)
(a) 匯率關聯衍生工具合約	3,139,252	6,800,230
(b) 利率衍生工具合約	469,334	467,026
總額	3,608,586	7,267,256

衍生工具合約的公平價值(總計)	31.03.2018	30.09.2017
	(港幣千元)	(港幣千元)
(a) 匯率關聯衍生工具合約	(3,202)	(6,006)
(b) 利率衍生工具合約	(4,997)	(7,839)
總額	(8,199)	(13,845)

衍生工具合約的公平價值數額沒有將有效雙邊淨額結算協議的效果計算在內

3 資產負債表外風險承擔, 衍生工具交易除外	31.03.2018	30.09.2017
	(港幣千元)	(港幣千元)
(a) 直接信貸替代項目	125,704	279,240
(b) 交易關聯或有項目	0	805
(c) 貿易關聯或有項目	189,712	102,433
總額	315,416	382,478



4 國際債權

(百萬港元)

31.03.2018	銀行	官方單位	非銀行私營單位		其他	總額
			非銀行金融 財務機構	非金融 私營單位		
1 已發展國家	79	426	0	19	0	524
其中加拿大	3	0	0	0	0	3
其中澳洲	4	0	0	0	0	4
其中盧森堡	0	0	0	0	0	0
其中美國	11	426	0	19	0	456
其中英國	18	0	0	0	0	18
其中荷蘭	36	0	0	0	0	36
其中德國	6	0	0	0	0	6
其中法國	0	0	0	0	0	0
其中瑞士	1	0	0	0	0	1
2 離岸中心	0	0	0	377	0	377
其中新加坡	0	0	0	191	0	191
其中香港	0	0	0	186	0	186
3 發展中歐洲	0	0	0	0	0	0
其中土耳其	0	0	0	0	0	0
4 發展中拉丁美洲及加勒比海	0	0	0	0	0	0
5 發展中非洲及中東	0	0	0	79	0	79
其中阿拉伯聯合酋長國	0	0	0	79	0	79
6 發展中亞洲及太平洋	13,668	0	0	8,599	0	22,267
其中中國	1,817	0	0	27	0	1,844
其中斯里蘭卡	0	0	0	0	0	0
其中印度	11,851	0	0	8,519	0	20,370
其中馬來西亞	0	0	0	1	0	1
其中印尼	0	0	0	18	0	18
其中孟加拉共和國	0	0	0	28	0	28
其中越南	0	0	0	6	0	6
7 國際機構	0	0	0	0	0	0
8 未分類國家	0	0	0	0	0	0

(百萬港元)

30.09.2017	銀行	官方單位	非銀行私營單位		其他	總額
			非銀行金融 財務機構	非金融 私營單位		
1 已發展國家	156	347	0	22	0	525
其中加拿大	2	0	0	0	0	2
其中澳洲	5	0	0	0	0	5
其中盧森堡	2	0	0	0	0	2
其中美國	19	347	0	22	0	388
其中英國	78	0	0	0	0	78
其中荷蘭	39	0	0	0	0	39
其中德國	10	0	0	0	0	10
其中法國	0	0	0	0	0	0
其中瑞士	1	0	0	0	0	1
2 離岸中心	0	0	0	449	0	449
其中新加坡	0	0	0	312	0	312
其中香港	0	0	0	137	0	137
3 發展中歐洲	0	0	0	0	0	0
其中土耳其	0	0	0	0	0	0
4 發展中拉丁美洲及加勒比海	0	0	0	0	0	0
5 發展中非洲及中東	0	0	0	89	0	89
其中阿拉伯聯合酋長國	0	0	0	89	0	89
6 發展中亞洲及太平洋	13,748	0	0	5,909	0	19,657
其中中國	5,007	0	0	14	0	5,021
其中斯里蘭卡	0	0	0	0	0	0
其中印度	8,741	0	0	5,837	0	14,578
其中馬來西亞	0	0	0	1	0	1
其中印尼	0	0	0	10	0	10
其中孟加拉共和國	0	0	0	39	0	39
其中越南	0	0	0	8	0	8
7 國際機構	0	0	0	0	0	0
8 未分類國家	0	0	0	0	0	0



註：國際債權披露對海外交易對手風險額最終風險所在地，並已顯及轉移風險因素

5 對客戶的貸款及放款
國家或地域分部

(港幣千元)

	31.03.2018			30.09.2017		
	貸款	其中 過期貸款	其中 已減值貸款	貸款	其中 過期貸款	其中 已減值貸款
香港	2,271,794	779,770	746,152	2,390,068	715,226	582,781
中國	9,594	0	0	11,182	0	0
孟加拉共和國	27,546	0	0	38,957	0	0
馬來西亞	1,500	0	0	1,466	0	0
阿拉伯聯合酋長國	18,982	0	0	22,551	0	0
印度	7,375,420	5,192,590	1,263,470	4,769,647	3,115,373	1,085,627
新加坡	11,035	0	0	11,764	0	0
印尼	99,275	99,275	99,275	105,585	32,610	0
荷蘭	0	0	0	0	0	0
美國	0	0	0	0	0	0
總額	9,815,146	6,071,635	2,108,897	7,351,220	3,863,209	1,668,408

註：客戶貸款總數區域是按交易對手所在地編制。

6 對客戶的貸款及放款

(港幣千元)

分類資料	31.03.2018		30.09.2017	
	數額	抵押品 之價值	數額	抵押品 之價值
在香港使用的貸款及放款				
(i) 工業、商業及金融—				
(A) 物業發展	0	0	0	0
(B) 物業投資	0	0	0	0
(C) 金融企業	0	0	0	0
(D) 股票經紀	0	0	0	0
(E) 批發及零售行業	20,502	20,502	19,980	19,980
(F) 製造業	0	0	0	0
(G) 運輸及運輸設備	43,707	0	43,492	0
(H) 康樂活動	0	0	0	0
(I) 資訊科技	0	0	0	0
(J) 其他	8,957	8,957	0	0
(ii) 個人				
為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承計劃的單位的貸款	0	0	0	0
(A) 為購買其他住宅物業的貸款	0	0	0	0
(B) 信用咭放款	0	0	0	0
(C) 其他	33,448	33,448	40,338	40,338
(b) 貿易融資	2,255,228	745,343	2,386,325	594,276
(c) 在香港以外使用的貸款及放款	7,453,304	1,716,809	4,861,085	1,778,101
總額	9,815,146	2,525,059	7,351,220	2,432,695



7 過期或經重組資產

對客戶的已過期貸款及放款

31.03.2018

(港幣千元)

	數額	貸款及放款總額所佔的百分率	抵押品之現時市場價值	彌償之部份	非彌償部份	特定準備金
超逾3個月但不超逾6個月	83,415	0.85%	180,522	74,954	8,461	18,019
超逾6個月但不超逾1年	406,239	4.14%	445,327	362,456	43,783	113,680
超逾1年	1,318,024	13.43%	715,724	715,724	602,300	961,758
總額	1,807,678	18.42%	1,341,573	1,153,134	654,544	1,093,457

對客戶的經重組貸款及放款沒有過期超逾3個月

對客戶的已過期貸款及放款

30.09.2017

(港幣千元)

	數額	貸款及放款總額所佔的百分率	抵押品之現時市場價值	彌償之部份	非彌償部份	特定準備金
超逾3個月但不超逾6個月	267,027	3.63%	262,456	262,456	4,571	57,645
超逾6個月但不超逾1年	183,350	2.49%	27,458	27,458	155,892	81,362
超逾1年	1,136,047	15.45%	741,080	741,080	394,967	731,146
總額	1,586,424	21.57%	1,030,994	1,030,994	555,430	870,153

對客戶的經重組貸款及放款沒有過期超逾3個月

31.03.2018 30.09.2017
(港幣千元) (港幣千元)

已過期貸款及放款持有的抵押品之現時市場價值	1,603,482	1,109,387
已過期貸款及放款可從抵押品彌償之部份	1,603,482	1,109,387
已過期貸款及放款非彌償部份	505,415	559,021

截至二零一八年三月底及二零一七年九月底,對銀行貸款及放款沒有已過期

經重組的資產

截至二零一八年三月底及二零一七年九月底,對客戶的其他經重組貸款及放款,沒有過期超逾三個月除已在上表披露外

截至二零一八年三月底及二零一七年九月底,沒有對銀行經重組貸款及放款

其他的過期資產

(港幣千元)

	31.03.2018		30.09.2017	
	數額	特定準備金	數額	特定準備金
過期貿易匯票				
超逾3個月但不超逾6個月	0	0	28,238	14,119
超逾6個月但不超逾1年	112,760	112,760	5,161	2,581
超逾1年	86,807	86,807	81,219	53,961

截至二零一八年三月底及二零一七年九月底,沒有回購資產

對銀行及其他金融機構的過期資產

已減值投資

(港幣千元)

	31.03.2018		30.09.2017	
	數額	特定準備金	數額	特定準備金
超逾1個月但不超逾3個月	0	0	0	0
超逾3個月但不超逾6個月	0	0	0	0
超逾6個月但不超逾1年	0	0	0	0
超逾1年	115,004	115,004	117,008	117,008

截至二零一八年三月底及二零一七年九月底,沒有對銀行及其他金融機構的經重組資產



8 對內地交易的風險承擔

對手類型	[A] 資產負債表風險承擔 (百萬港元)		[B] 資產負債表外風險承擔 (百萬港元)		[A] + [B] 總額 (百萬港元)	
	31.03.2018	30.09.2017	31.03.2018	30.09.2017	31.03.2018	30.09.2017
1 中央政府，中央政府持有的實體公司及其子公司和合資企業	0	0	0	0	0	0
2 地方政府，地方政府持有的實體公司及其子公司和合資企業	0	0	0	0	0	0
3 居住在中國內地的中華人民共和國公民或在中國內地註冊成立的實體公司及其子公司和合資企業	0	0	0	0	0	0
4 在上述1項未報告的中央政府其持有的其他實體公司	0	0	0	0	0	0
5 在上述2項未報告的地方政府其持有的其他實體公司	0	0	0	0	0	0
6 居住在中國以外的中華人民共和國公民或在中國以外註冊成立的實體公司及其子公司和合資企業，其信貸被授予在中國內地的使用	0	0	0	0	0	0
7 其他交易對手（呈報機構認為其所涉之對內地對手風險屬非銀行對手風險）	9.594	11.183	0	0	9.594	11.183
總額	9.594	11.183	0	0	9.594	11.183
準備金後總資產	23991.255	22306.223				
資產負債表的風險為總資產的比例	0.04%	0.05%				



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香港分行資料

9 貨幣風險

(百萬港元的等值)

	31.03.2018	31.03.2018	31.03.2018	31.03.2018	31.03.2018
	美元	英磅	日元	歐元	總額
現貨資產	23,990	5	17	510	24,522
現貨負債	(25,007)	(62)	(17)	(27)	(25,113)
遠期買入	1,758	125	0	31	1,914
遠期賣出	(738)	(71)	0	(514)	(1,323)
長倉(或短倉) 淨持倉量	3	(3)	0	0	0

(百萬港元的等值)

	30.09.2017	30.09.2017	30.09.2017	30.09.2017	30.09.2017
	美元	英磅	日元	歐元	總額
現貨資產	20,251	12	1,545	375	22,183
現貨負債	(22,693)	(69)	(8)	(26)	(22,796)
遠期買入	3,390	279	15	81	3,765
遠期賣出	(944)	(219)	(1,552)	(431)	(3,146)
長倉(或短倉) 淨持倉量	4	3	0	(1)	6

截至二零一八年三月底及二零一七年九月底，沒持有逾10% 外匯結構性淨盤。

10 流動性資料

	31.03.2018	31.03.2017
平均當流動性維持比率(LMR)	(十二個月)	(十二個月)
(二零一七年四月至二零一八年三月)	131.02%	194.88%

平均當流動性維持比率(LMR)是根據〔銀行流動性規則〕規定計算，按照結算期間十二個月的每月平均流動性維持比率以簡單平均法計算。



11 流動資金風險管理

風險管理部負責制定識別、量度、監察及控制信貸風險、市場風險、外匯風險、操作風險、信譽風險、法律及合規風險和策略風險的政策及程序，按金管局發出 (LM-2 穩健的流動資金風險管理系統及管控措施)，設定適當的風險限額，持續監察有關風險。財務部負責制定全行利率風險及流動資金風險管理政策及程序以量度、監察及控制有關風險。風險管理委員會定期向銀行總裁匯報銀行的風險水平。

流動資金風險是指未能集資以應付資產增長或應付到期債項的風險。本銀行已訂立流動資金風險管理政策，確保任何時間都能維持足夠流動資金。

流動資金由司庫按資產負債管理委員會的方針管理。資產負債管理委員會由高級管理層、財資部門、風險管理、財務管理及其他可影響流動資金風險的業務範疇的人士組成，負責監管流動資金風險管理事宜，特別是實施適合的流動資金政策及程序，識別、計量及監管流動資金風險，以及監控其流動資金風險管理過程。董事會核准流動資金風險策略及政策、維持對整體流動資金風險組合的持續注視，並確保流動資金風險已在既有風險管理架構內獲高級管理層妥為管理及控制。

為因應一般正常業務中的資金需要，除持有具流動性的資產外，亦繼續使用銀行同業拆借市場。另外，本銀行維持充足的備用信貸，以應付任何未能預料的大量資金需求。本銀行亦定期為流動資金狀況進行壓力測試（包括機構特定危機情景及普遍市場危機情景），以確保時刻保持充足流動資金。



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12 薪酬制度

分行的高級管理人員和關鍵人員是來自印度(印度的人員)的銀行人員。為他們提供的薪酬待遇是由印度政府,財政部(銀行部)常務委員會工作組決定的。常務委會已授權規範應支付給所有印度公共銀行在海外中心包括香港在內的各海外經營人員的薪酬待遇。委員會定期開會,考慮生活成本,市場狀況等,檢討/修訂薪酬待遇。

高級管理人員和關鍵人員的薪酬

銀行的高級管理人員和關鍵人員的薪酬資料載列如下：

(i) 財務報酬金額	全年計截至 31.03.2018	
	(港幣千元)	受益人
固定薪酬	4,349	16
可變薪酬	0	0
總計	4,349	

	以半年計截至 30.09.2017	
	(港幣千元)	受益人
固定薪酬	1,918	13
可變薪酬	0	0
總計	1,918	

ii) 截至二零一八年三月底及二零一七年九月底前六個月內沒有任何高級管理人員或主要人員被遞延報酬。

iii) 截至二零一八年三月底及二零一七年九月底前六個月內沒有任何高級管理人員或主要人員，獲新聘或遣散。



13 銀行資料(綜合)
(可瀏覽本銀行網站)

資本及資本充足程度	31.03.2018 (港幣千元)	31.03.2017 (港幣千元)
股東資金(資本)	2,099,957	1,264,584
股東資金(儲備)	42,165,759	36,965,668
資本充足比率《巴塞爾協定III》	13.54%	12.62%

註：上述資本充足比率是根據Reserve Bank of India
有關資本充足比率的規定計算。

其他財務資料	31.03.2018 (港幣千元)	31.03.2017 (港幣千元)
(a) 資產總額	740,864,613	757,271,192
(b) 負債總額	696,598,897	719,040,940
(c) 貸款及放款總計	413,421,793	441,318,529
(d) 存款總計	629,843,562	581,062,717

	31.03.2018 (港幣千元)	31.03.2017 (港幣千元)
(e) 除稅前利潤(損益)	(10,429,067)	(2,742,005)

港元兌換印度盧比為8.3460979 (31.03.2017)

*港元兌換印度盧比為8.3036 (31.03.2018)

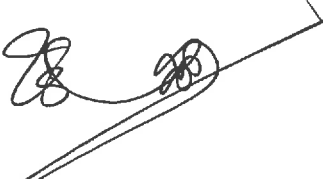


BANK OF INDIA HONG KONG BRANCH

總裁聲明

本行已完成截至 2018 年 3 月 31 日止的財務資料披露聲明，
報告所披露的資料已全部遵從香港金融管理局之銀行條例第155章60條甲
之海外註冊認可機構披露指引的建議，並沒有虛假或誤導成份。

BANK OF INDIA HONG KONG BRANCH



總裁