

**BANK OF INDIA HONG KONG BRANCH**

**ANNUAL FINANCIAL DISCLOSURE STATEMENT**

**FOR THE YEAR ENDED  
31ST MARCH 2025**



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

**SECTION A -Branch Information (Hong Kong Offices only)**

**I. Profit & Loss**

	31.03.2025 (HK\$'000)		31.03.2024 (HK\$'000)	
<b>Income</b>				
(a) Interest income	751,089		675,001	
(b) Interest expense	(700,793)		(629,635)	
Net interest income		50,296		45,366
(c) Other operating income				
(i) Gain less losses arising from trading in foreign currencies		(84)		6,077
(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	26,335		14,839	
Gross fees and commission expenses	0		0	
(iv) Net fees and commission		26,335		14,839
(v) Other income		10,591		19,099
<b>Total Income</b>		87,138		85,381
<b>Expenses</b>				
(d) Operating expenses				
Salary and rental expenses		(27,429)		(26,579)
Others		(12,444)		(13,027)
Net charge for other provision		(259)		(2,345)
(e) Impairment losses and provision for impaired loans and receivables		(16,723)		(19,218)
(f) Gains less losses from the disposal of property, plant and equipment and investment properties		0		0
<b>Total Expenses</b>		(56,855)		(61,169)
(g) <b>Profit before taxation</b>		30,283		24,212
(h) <b>Tax expense or tax income</b>		0		0
(i) <b>PROFIT AFTER TAXATION</b>		30,283		24,212



## BANK OF INDIA HONG KONG BRANCH

### SECTION A - Branch information (Hong Kong Offices Only)

#### II. Balance Sheet

	31.03.2025 (HK\$'000)	31.03.2024 (HK\$'000)
<b>ASSETS</b>		
(i) Cash & Balances with Banks	1,058,842	816,061
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	3,150,475	3,880,431
(iii) Amount due from overseas offices of the institution	1,698,115	1,812,941
(iv) Trade Bills	77,652	57,812
(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	5,195,143	3,908,751
(B) Loans and advances to banks	1,353,293	1,877,361
(C) Accrued interest and other accounts	2,202,395	2,153,954
(D) Provision for impaired loan and receivables		
(I) Provision for impaired loans & receivable (collective)	(65,283)	(56,997)
(II) Provision for impaired loans & receivable (specific)	(34,422)	(26,239)
(III) Provision against value of other claim & investment	0	(37,237)
(viii) Investment securities	1,203,901	1,100,245
(ix) other investments	92,087	146,697
(x) Property, Plant and Equipment	190,976	233,593
(xi) <b>Total Assets</b>	<b>16,123,174</b>	<b>15,867,373</b>
<b>Liabilities</b>		
(i) Deposits and balances from banks	10,110,071	7,729,891
(ii) Deposits from customers		
(A) Demand deposits and current accounts	112,608	186,829
(B) Savings deposits	40,617	34,025
(C) Time, call and notice deposits	2,075,380	1,593,957
(iii) Amount due to overseas offices of the institution	1,814,081	4,445,455
(iv) Certificates of deposit issued	0	0
(v) Issued debt securities	0	0
(vi) Other liabilities	1,970,417	1,877,216
(vii) Provision for taxation	0	0
(viii) <b>Total Liabilities</b>	<b>16,123,174</b>	<b>15,867,373</b>



**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 31.03.2025	36.445	31.477	8.280	0.70%
As on 30.09.2024	35.047	27.114	13.221	0.65%

There is no impaired loans and advances to banks as at 31 st March 2025 and 30th September 2024.

**2 Derivatives**

**Notional Amount:**

31.03.2025 30.09.2024

(HK\$'000) (HK\$'000)

(a) Exchange rate contracts

1,253,778 1,114,518

(b) Interest rate contracts

0 0

**Total**

1,253,778 1,114,518

**Fair value of derivative contracts (Gross)**

31.03.2025 30.09.2024

(HK\$'000) (HK\$'000)

(a) Exchange rate contracts

628,108 557,928

(b) Interest rate contracts

0 0

**Total**

628,108 557,928

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**

31.03.2025 30.09.2024

(HK\$'000) (HK\$'000)

(a) Direct credit substitutes

0 0

(b) Transaction related contingencies

4,667 4,661

(c) Trade-related contingent items

495,355 442,068

**Total**

500,022 446,729



**4 INTERNATIONAL CLAIMS**

As at 31.03.2025	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
<b>1 Developed Countries</b>	<b>1,280</b>	<b>1,103</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,383</b>
of which Canada	0	0	0	0	0	0
of which Australia	181	0	0	0	0	181
of which Luxembourg	2	0	0	0	0	2
of which U.S.A.	973	1,103	0	0	0	2,076
of which United Kingdom	121	0	0	0	0	121
of which Netherland	0	0	0	0	0	0
of which Germany	2	0	0	0	0	2
of which France	0	0	0	0	0	0
of which Switzerland	1	0	0	0	0	1
of which Belgium	0	0	0	0	0	0
of which Spain	0	0	0	0	0	0
of which Japan	0	0	0	0	0	0
<b>2 Offshore Centres</b>	<b>871</b>	<b>109</b>	<b>0</b>	<b>661</b>	<b>0</b>	<b>1,641</b>
of which Singapore	288	0	0	0	0	288
of which Hong Kong	505	109	0	522	0	1,136
of which Bahrain	78	0	0	0	0	78
of which Panama	0	0	0	3	0	3
of which Mauritius	0	0	0	136	0	136
<b>3 Developing Europe</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
of which Turkey	0	0	0	0	0	0
<b>4 Developing Latin America &amp; Caribbean</b>	<b>311</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>311</b>
of which Egypt	311	0	0	0	0	311
<b>5 Developing Africa &amp; Middle East</b>	<b>1,987</b>	<b>0</b>	<b>0</b>	<b>385</b>	<b>0</b>	<b>2,372</b>
of which U.A.E.	1,789	0	0	39	0	1,828
of which Philippines	0	0	0	343	0	343
of which Nigeria	0	0	0	2	0	2
of which Saudi Arabia	0	0	0	0	0	0
of which Qatar	198	0	0	0	0	198
of which Ghana	0	0	0	1	0	1
<b>6 Developing Asia-Pacific</b>	<b>2,974</b>	<b>0</b>	<b>0</b>	<b>4,241</b>	<b>0</b>	<b>7,215</b>
of which China	0	0	0	15	0	15
of which Sri Lanka	0	0	0	0	0	0
of which India	2,935	0	0	4,194	0	7,129
of which Malaysia	0	0	0	0	0	0
of which Indonesia	0	0	0	0	0	0
of which Bangladesh	0	0	0	0	0	0
of which Thailand	39	0	0	32	0	71
<b>7 International Organisations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Unallocated by Country</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

As at 30.09.2024	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
<b>1 Developed Countries</b>	<b>1,143</b>	<b>863</b>	<b>0</b>	<b>92</b>	<b>0</b>	<b>2,098</b>
of which Canada	7	0	0	0	0	7
of which Australia	572	0	0	1	0	573
of which Luxembourg	2	0	0	0	0	2
of which U.S.A.	115	863	0	0	0	978
of which United Kingdom	248	0	0	0	0	248
of which Netherland	0	0	0	91	0	91
of which Germany	3	0	0	0	0	3
of which France	0	0	0	0	0	0
of which Switzerland	0	0	0	0	0	0
of which Belgium	0	0	0	0	0	0
of which Spain	0	0	0	0	0	0
of which Japan	196	0	0	0	0	196
<b>2 Offshore Centres</b>	<b>1,941</b>	<b>109</b>	<b>0</b>	<b>480</b>	<b>0</b>	<b>2,530</b>
of which Singapore	1,430	0	0	0	0	1,430
of which Hong Kong	433	109	0	320	0	862
of which Bahrain	78	0	0	0	0	78
of which Panama	0	0	0	5	0	5
of which Mauritius	0	0	0	155	0	155
<b>3 Developing Europe</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
of which Turkey	0	0	0	0	0	0
<b>4 Developing Latin America &amp; Caribbean</b>	<b>197</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>197</b>
of which Egypt	197	0	0	0	0	197
<b>5 Developing Africa &amp; Middle East</b>	<b>1,529</b>	<b>0</b>	<b>0</b>	<b>240</b>	<b>0</b>	<b>1,769</b>
of which U.A.E.	1,529	0	0	41	0	1,570
of which Philippines	0	0	0	188	0	188
of which Nigeria	0	0	0	4	0	4
of which Saudi Arabia	0	0	0	0	0	0
of which Qatar	0	0	0	0	0	0
of which Ghana	0	0	0	7	0	7
<b>6 Developing Asia-Pacific</b>	<b>1,640</b>	<b>0</b>	<b>0</b>	<b>4,703</b>	<b>0</b>	<b>6,343</b>
of which China	0	0	0	11	0	11
of which Sri Lanka	0	0	0	0	0	0
of which India	1,640	0	0	4,661	0	6,301
of which Malaysia	0	0	0	0	0	0
of which Indonesia	0	0	0	0	0	0
of which Bangladesh	0	0	0	0	0	0
of which Thailand	0	0	0	31	0	31
<b>7 International Organisations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8 Unallocated by Country</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**

BANK INCORPORATED IN INDIA  
WITH LIMITED LIABILITY

**By Geographical Areas**

(HK\$'000)

	31.03.2025			30.09.2024		
	Loans	of which Overdue Loans	of which Impaired Loans	Loans	of which Overdue Loans	of which Impaired Loans
Hong Kong	534,538	39,541	31,477	330,654	35,047	35,047
China	0	0	0	0	0	0
Bangladesh	0	0	0	0	0	0
Malaysia	0	0	0	0	0	0
U.A.E.	0	0	0	0	0	0
India	4,183,555	0	0	4,642,445	0	0
Singapore	0	0	0	0	0	0
Indonesia	0	0	0	0	0	0
Netherland	0	0	0	90,631	0	0
PHILIPPINES	342,274	0	0	187,683	0	0
Mautitius	134,776	0	0	153,814	0	0
U.S.A.	0	0	0	0	0	0
<b>Total</b>	<b>5,195,143</b>	<b>39,541</b>	<b>31,477</b>	<b>5,405,227</b>	<b>35,047</b>	<b>35,047</b>

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

**6 Loan and Advances to customer**

(HK\$' 000)

**SECTOR INFORMATION**

Loans and advances for use in Hong Kong	31.03.2025		30.09.2024	
	Amount	Collateral and Security	Amount	Collateral and Security
(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	0	0	0	0
(F) Manufacturing	0	0	0	0
(G) Transport and transport equipment	0	0	0	0
(H) Recreational activities	0	0	0	0
(I) Information Technology	0	0	0	0
(J) Others	0	0	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	14,541	14,541	7,706	7,706
<b>(b) Trade finance</b>	<b>254,117</b>	<b>149,597</b>	<b>244,949</b>	<b>135,618</b>
<b>(c) Loan and advances for use outside Hong Kong</b>	<b>4,926,485</b>	<b>1,567,075</b>	<b>5,152,572</b>	<b>153,814</b>
<b>Total</b>	<b>5,195,143</b>	<b>1,731,213</b>	<b>5,405,227</b>	<b>297,138</b>





**7 Overdue and Rescheduled Assets**

**Overdue Loans and Advances to customers**

31.03.2025

(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	0	0.00%	0	0	0	0
(ii) more than 6 months but not more than one year	0	0.00%	0	0	0	0
(iii) more than one year	36,445	0.70%	8,280	8,280	0	31,477
<b>Total</b>	<b>36,445</b>	<b>0.70%</b>	<b>8,280</b>	<b>8,280</b>	<b>0</b>	<b>31,477</b>

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

**Overdue Loans and Advances to customers**

30.09.2024

(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	0	0.00%	0	0	0	0
(ii) more than 6 months but not more than one year	0	0.00%	0	0	0	0
(iii) more than one year	35,047	0.65%	24,800	13,221	11,579	27,114
<b>Total</b>	<b>35,047</b>	<b>0.65%</b>	<b>24,800</b>	<b>13,221</b>	<b>11,579</b>	<b>27,114</b>

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

31.03.2025      30.09.2024  
(HK\$'000)      (HK\$'000)

Current market value of collateral held against the covered portion of impaired loans and advances	8,280	24,800
Covered portion of impaired loans and advances	8,280	13,221
Uncovered portion of impaired loans and advances	0	11,579

There is no overdue loans and advances to banks at the end of March 2025 and September 2024.

**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 2025 and September 2024.

There was no rescheduled loans and advances to banks at the end of March 2025 and September 2024.

**Other overdue Assets**

(HK\$'000)

	31.03.2025		30.09.2024	
	Amount	Specific Provision	Amount	Specific Provision
Other Overdue Trade Bills				
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	2,945	2,945	0	0

There was no repossessed assets held at the end of March 2025 and September 2024.

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

**Impaired investment**

(HK\$'000)

	31.03.2025		30.09.2024	
	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	0	0	0	0

There are no rescheduled assets to Banks and Financial Institutions as on 31st March 2025 and 30th September 2024.



8 **Mainland Activities Disclosures**

Types of Counterparties	[A]		[B]		[A] + [B]	
	On-balance sheet exposure		Off-balance sheet exposure		Total	
	HK\$ million		HK\$ million		HK\$ million	
	31.03.2025	30.09.2024	31.03.2025	30.09.2024	31.03.2025	30.09.2024
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	0	0	0	0	0	0
<b>Total</b>	0	0	0	0	0	0
<b>Total assets after provision</b>	16,123.174	14,583.937				
<b>On-balance sheet exposures as percentage of total assets</b>	0.00%	0.00%				





## BANK OF INDIA HONG KONG BRANCH

### BRANCH INFORMATION (HONG KONG OFFICES ONLY)

#### 9 Foreign Currency Exposure

		(equivalent in HK\$ million)				
		31.03.2025	31.03.2025	31.03.2025	31.03.2025	31.03.2025
		US\$	GBP	JPY	EUR	TOTAL
(a)	Spot assets	14,885	2	0	2	14,913
(b)	Spot liabilities	(15,368)	(48)	0	(12)	(15,457)
(c)	Forward Purchase	554	45	0	11	617
(d)	Forward Sales	(72)	0	0	0	(72)
(f)	Net long/short position	(1)	(1)	0	1	1

		(equivalent in HK\$ million)				
		30.09.2024	30.09.2024	30.09.2024	30.09.2024	30.09.2024
		US\$	GBP	JPY	EUR	TOTAL
(a)	Spot assets	13,425	7	0	4	13,469
(b)	Spot liabilities	(13,867)	(49)	0	(12)	(13,959)
(c)	Forward Purchase	500	42	0	9	551
(d)	Forward Sales	(56)	0	0	(1)	(57)
(f)	Net long/short position	2	0	0	0	4

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 2025 and September 2024.

#### 10 Liquidity

	31.03.2025	31.03.2024
Average liquidity maintenance ratio (LMR)	(12 Months)	(12 Months)
(April 2024 to March 2025)	99.61%	74.47%

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.

	31.03.2025	31.03.2024
Average liquidity maintenance ratio (LMR)	(3 Months)	(3 Months)
	115.82%	60.97%

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



## **11. Liquidity Risk Management Framework**

The Liquidity risk management of Bank of India (BOI), Hong Kong Branch is part of the BOI Group's 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 BOI 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 BOI'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 BOI Branch's liquidity management framework is supported by key liquidity measures, which are monitored on an on-going basis. These measures further serve as early warning indicators ("EWI") to alert senior management of potential liquidity and funding distress situations and trigger management actions in response to the event. The EWIs are designed taking into consideration the Branch's funding profile as well as the market conditions, and are calibrated to differentiate the various level of severity in liquidity shortfall. The EWIs are monitored regularly and discussed at the ALCO. These triggers may also be alerted on an exceptional basis.

### **Liquidity Monitoring**

BOI 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 a 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.

BOI HK Branch also 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 BOI HK Branch is centrally managed at Hong Kong. The Branch maintains a diverse range of funding sources. Apart from obtaining the funding from interbank markets funding, the non-bank customer deposits also form a significant 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.

### **Contingency Planning**

The Contingency Funding Plan (“CFP”) is a critical component of the liquidity management framework and serves as an extension of the BOI HK Branch’s operational or daily management policy. A liquidity crisis can arise due to Market-driven and/or Firm-driven events.





# LIQUIDITY GAP

HK\$ in thousand as at 31st March 2024

## ASSETS

(i) Cash and balances with banks  
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months  
(iii) Amount due from overseas offices  
(iv) Trade Bills  
(v) Certificates of Deposit held  
(vi) Securities held for trading purposes  
(vii) Loans and Receivables  
(A) loans and advances to customers  
(B) loans and advances to banks  
(C) accrued Interest and other accounts  
(viii) Investment Securities  
(ix) Other investments  
(x) Property, plant and equipment and investment properties  
Total of on-balancesheet items

	Next Day	2 to 7 days	8 days to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
404,582	0	117,352	294,127	0	0	0	0	0	816,061
13,547	195,586	0	586,759	117,352	1,674,218	1,329,986	876,227	0	3,880,431
0	166	0	13,321	39,244	117,352	117,352	782,345	0	1,812,941
0	0	0	0	0	0	5,081	0	0	57,812
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
259,316	37,669	2,339,416	284,106	455,979	158,107	0	0	374,158	3,908,751
0	1,538	0	0	29,707	436,756	0	0	1,409,360	1,877,361
491,268	4,097	7,724	3,170	40,004	23,303	12,780	1,571,608	0	2,153,954
1,100,245	0	0	0	0	0	0	0	0	1,100,245
0	40,125	0	0	0	38,907	0	67,665	0	146,697
0	0	0	0	0	0	0	233,593	0	233,593
2,268,958	279,181	2,464,492	1,181,483	2,356,504	2,109,492	1,671,352	3,656,384	0	15,987,846

## Off-Balance Sheet items

## LIABILITIES

(i) Deposits and balances from banks  
(ii) Deposits from customers  
(A) demand deposits and current accounts  
(B) Savings deposits  
(C) time, call and notice deposits  
(iii) Amount due to overseas Branches  
(iv) Certificates of Deposit issued  
(v) Issued debt securities  
(vi) Other liabilities  
(vii) Provision for taxation  
Total of on-balancesheet items

	Next Day	2 to 7 days	8 days to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
399,318	0	391,173	234,703	2,401,799	3,911,725	391,172	0	0	7,729,890
186,829	0	0	0	0	0	0	0	0	186,829
34,025	0	0	0	0	0	0	0	0	34,025
33,670	74,291	26,839	25,368	303,672	443,372	685,271	1,474	0	1,593,957
1,174,400	508,524	586,759	0	743,228	938,814	0	493,731	0	4,445,456
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
484,104	5,089	5,642	2,056	14,756	15,716	9,522	1,563,537	0	2,100,422
0	0	0	0	0	0	0	0	0	0
2,312,346	587,904	1,010,413	262,127	3,463,455	5,309,627	1,085,965	2,058,742	0	16,090,579

## Off-Balance Sheet items

Maturity Mismatch  
Cumulative Maturity Mismatch

	Next Day	2 to 7 days	8 days to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
(43,388)	(308,723)	1,454,079	919,356	(1,106,951)	(3,200,135)	585,387	1,597,642	(102,733)	(205,466)
(43,388)	(352,111)	1,101,968	2,021,324	914,373	(2,285,762)	(1,700,375)	(102,733)	(102,733)	(205,466)





# LIQUIDITY GAP

HK\$ in thousand as at 31st March 2025

## ASSETS

- (i) Cash and balances with banks
- (ii) Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months
- (iii) Amount due from overseas offices
- (iv) Trade Bills
- (v) Certificates of Deposit held
- (vi) Securities held for trading purposes
- (vii) Loans and Receivables
- (A) loans and advances to customers
- (B) loans and advances to banks
- (C) accrued Interest and other accounts
- (viii) Investment Securities
- (ix) Other investments
- (x) Property, plant and equipment and investment properties

Total of on-balancesheet items

Next Day	2 to 7 days	8 days to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
609,584	0	38,895	410,363	0	0	0	0	1,058,842
0	0	0	0	1,283,527	855,684	1,011,264	0	3,150,475
25,641	505,632	0	116,684	194,474	233,368	622,316	0	1,698,115
2,945	0	18,173	2,989	45,117	8,428	0	0	77,652
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
205,612	587,856	1,481,557	665,281	66,594	12,448	0	2,175,795	5,195,143
0	5,226	0	245,790	10,132	392,039	0	700,106	1,353,293
561,995	2,501	496	24,906	22,762	7,191	20,880	1,561,664	2,202,395
1,203,901	0	0	0	0	0	0	0	1,203,901
0	0	0	0	0	0	0	92,087	92,087
0	0	0	0	0	0	0	190,976	190,976
2,609,678	1,101,215	1,539,121	1,466,013	1,622,606	1,509,158	1,654,460	4,720,628	16,222,879

## LIABILITIES

- (i) Deposits and balances from banks
- (ii) Deposits from customers
- (A) demand deposits and current accounts
- (B) Savings deposits
- (C) time, call and notice deposits
- (iii) Amount due to overseas Branches
- (iv) Certificates of Deposit issued
- (v) Issued debt securities
- (vi) Other liabilities
- (vii) Provision for taxation

Total of on-balancesheet items

Next Day	2 to 7 days	8 days to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
16,211	97,721	70,011	372,007	154,040	413,470	4,667	0	1,128,127
1,325	1,726,927	0	252,816	2,022,527	5,989,792	116,684	0	10,110,071
112,608	0	0	0	0	0	0	0	112,608
40,617	0	0	0	0	0	0	0	40,617
24,073	60,706	39,289	99,323	411,869	721,696	716,237	2,187	2,075,380
737	0	0	777,895	155,579	879,870	0	0	1,814,081
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
554,817	2,955	1,441	11,163	23,483	37,468	7,937	1,331,153	1,970,417
0	0	0	0	0	0	0	0	0
734,177	1,790,588	40,730	1,141,197	2,613,458	7,628,826	840,858	1,333,340	16,123,174

## Off-Balance Sheet items

10,579	97,280	69,915	370,420	77,478	0	0	0	625,672
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## Maturity Mismatch

Cumulative Maturity Mismatch

1,875,501	(689,373)	1,498,391	324,816	(990,852)	(6,119,668)	813,602	3,387,288	99,705
1,875,501	1,186,128	2,684,519	3,009,335	2,018,483	(4,101,185)	(3,287,583)	99,705	199,410



## 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 31.03.2025	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	4,470	17
Variable remuneration	552	22
Total	5,022	
	Half Year ended 30.09.2024	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	2,130	16
Variable remuneration	296	15
Total	2,426	

(ii) No senior management or key personnel has been awarded with deferred remuneration during the six months ended March 2025 and September 2024.

(iii) No senior management or key personnel has been awarded with new sign-on or severance payment during the six months ended March 2025 and September 2024.





**13 Bank Information (Consolidated Basis)**

(Available in Bank's web site)

<b>Capital and capital adequacy</b>	<b>31.03.2025</b>	<b>31.03.2024</b>
	<b>(HK\$' 000)</b>	<b>(HK\$' 000)</b>
Shareholders' funds (Capital)	4,144,173	4,271,492
Shareholders' funds (Reserve)	69,326,371	61,939,822
Capital adequacy ratio (Basel-III)	18.48%	17.69%

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

<b>Other financial information</b>	<b>31.03.2025</b>	<b>31.03.2024</b>
	<b>(HK\$' 000)</b>	<b>(HK\$' 000)</b>

(a)	Total assets	961,478,962	867,054,747
(b)	Total liabilities	888,008,410	800,843,424
(c)	Total advances	594,783,363	531,560,769
(d)	Total deposits	746,126,034	694,757,448
		<b>Year ended</b>	<b>Year ended</b>
		<b>31.03.2025</b>	<b>31.03.2024</b>
		<b>(HK\$' 000)</b>	<b>(HK\$' 000)</b>
(e)	Pre-tax profit (loss)	11,429,652	9,562,036

INR converted to HKD i.e. @ HKD 1 = 10.9875 INR (31.03.2025)

INR converted to HKD i.e. @ HKD 1 = 10.66 INR (31.03.2024)



## **BANK OF INDIA HONG KONG BRANCH**

### **DECLARATION OF CHIEF EXECUTIVE**

We have prepared the annual disclosure statement of Bank of India Hong Kong Branch for the year ended 31st March 2025. 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

  
(Navaneetha Krishnan Periasamy)  
Chief Executive

