बैंक ऑफ इंडिया
Bank of India BOI

BANK INCORPORATED IN INDIA
WITH LIMITED LIABILITY

BANK OF INDIA HONG KONG BRANCH

ANNUAL FINANCIAL DISCLOSURE STATEMENT

FOR THE YEAR ENDED
31ST MARCH 2026

BANK OF INDIA
Incorporated in India with limited liability
HONG KONG

Hong Kong Branch: 2/Fl., Ruttonjee Centre, 11 Duddell Street, Central Hong Kong 2524 0186 2877 1178 E-mail: boi.hk@banofindia.co.in SWIFT: BKIDHKHH wwwbankofindia.com.hk
Head Office: Star House, C-5, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051 www.bankofindia.com

BANK OF INDIA HONG KONG BRANCH
FINANCIAL DISCLOSURE STATEMENT

SECTION A -Branch Information (Hong Kong Offices only)

I. Profit & Loss

		31.03.2026 (HK$'000)		31.03.2025 (HK$'000)	
	Income				
(a)	Interest income	555,265		751,089	
(b)	Interest expense	(470,225)		(700,793)	
	Net interest income		85,040		50,296
(c)	Other operating income				
(i)	Gain less losses arising from trading in foreign currencies	0	7,601		(84)
(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	14,046		26,335	
	Gross fees and commission expenses	0		0	
(iv)	Net fees and commission		14,046		26,335
(v)	Other income		22,843		10,591
	Total Income		129,530		87,138
	Expenses				
(d)	Operating expenses				
	Salary and rental expenses		(25,221)		(27,429)
	Others		(12,438)		(12,444)
	Net charge for other provision		370		(259)
(e)	Impairment losses and provision for impaired loans and receivables		12,394		(16,723)
(f)	Gains less losses from the disposal of property, plant and equipment and investment properties		0		0
	Total Expenses		(24,895)		(56,855)
(g)	**Profit before taxation**		104,635		30,283
(h)	**Tax expense or tax income**		0		0
(i)	**Profit after taxation**		104,635		30,283

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BANK OF INDIA HONG KONG BRANCH

SECTION A - Branch information (Hong Kong Offices Only)

II. Balance Sheet

		31.03.2026 (HK$'000)	31.03.2025 (HK$'000)
	ASSETS		
(i)	Cash & Balances with Banks	707,272	1,058,842
(ii)	Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	744,543	3,150,475
(iii)	Amount due from overseas offices of the institution	829,321	1,698,115
(iv)	Trade Bills	70,573	77,652
(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	3,137,589	5,195,143
(B)	Loans and advances to banks	2,513,133	1,353,293
(C)	Accrued interest and other accounts	1,999,873	2,202,395
(D)	Provision for impaired loan and receivables		
	(i) Provision for impaired loans & receivable (collective)	(56,152)	(65,283)
	(ii) Provision for impaired loans & receivable (specific)	(11,152)	(34,422)
	(iii) Provision against value of other claim & investment	0	0
(viii)	Investment securities	1,120,774	1,203,901
(ix)	other investments	148,164	92,087
(x)	Property, Plant and Equipment	187,643	190,976
(xi)	**Total Assets**	**11,391,581**	**16,123,174**
	Liabilities		
(i)	Deposits and balances from banks	6,388,037	10,110,071
(ii)	Deposits from customers		
(A)	Demand deposits and current accounts	158,962	112,608
(B)	Savings deposits	29,281	40,617
(C)	Time, call and notice deposits	2,462,027	2,075,380
(iii)	Amount due to overseas offices of the institution	495,156	1,814,081
(iv)	Certificates of deposit issued	0	0
(v)	Issued debt securities	0	0
(vi)	Other liabilities	1,858,118	1,970,417
(vii)	Provision for taxation	0	0
(viii)	**Total Liabilities**	**11,391,581**	**16,123,174**

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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 31.03.2026	8.185	8.185	0.000	0.26%
As on 30.09.2025	28.419	28.419	0.000	0.94%

There is no impaired loans and advances to banks as at 31st March 2026 and 30th September 2025.

2 Derivatives

		31.03.2026 (HK$'000)	30.09.2025 (HK$'000)
	Notional Amount:		
(a)	Exchange rate contracts	448,943	871,673
(b)	Interest rate contracts	0	0
	Total	448,943	871,673

		31.03.2026 (HK$'000)	30.09.2025 (HK$'000)
	Fair value of derivative contracts:		
(a)	Exchange rate contracts	448,638	435,796
(b)	Interest rate contracts	0	0
	Total	448,638	435,796

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

		31.03.2026 (HK$'000)	30.09.2025 (HK$'000)
(a)	Direct credit substitutes	158,033	0
(b)	Transaction related contingencies	4,703	4,668
(c)	Trade-related contingent items	151,426	434,512
	Total	314,162	439,180

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

4 International Claims

(HK$ Million)

As at 31.03.2026	Banks	Official Sector	Non-Bank private Sector: Non-Bank Financial Institutions	Non-Bank private Sector: Non-Financial Private Sector	Unallocated by sector	Total
1 Developed Economies	764	1,019	0	1	0	1,784
of which Canada	1	0	0	0	0	1
of which Australia	0	0	0	1	0	1
of which Luxembourg	3	0	0	0	0	3
of which U.S.A.	701	1,019	0	0	0	1,720
of which United Kingdom	57	0	0	0	0	57
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	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	0	0	0	0	0	0
2 Offshore Centres	287	110	0	440	0	837
of which Singapore	0	0	0	0	0	0
of which Hong Kong	82	110	0	412	0	604
of which Bahrain	205	0	0	0	0	205
of which Panama	0	0	0	0	0	0
of which Mauritius	0	0	0	28	0	28
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	1,074	0	0	41	0	1,115
of which U.A.E.	360	0	0	41	0	401
of which Egypt	318	0	0	0	0	318
of which Nigeria	0	0	0	0	0	0
of which Saudi Arabia	396	0	0	0	0	396
of which Qatar	0	0	0	0	0	0
of which Ghana	0	0	0	0	0	0
6 Developing Asia-Pacific	2,862	0	0	2,745	0	5,607
of which China	0	0	0	0	0	0
of which Philippines	0	0	0	267	0	267
of which Vietnam	157	0	0	0	0	157
of which Sri Lanka	0	0	0	0	0	0
of which India	2,705	0	0	2,448	0	5,153
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	30	0	30
7 International Organisations	0	0	0	0	0	0
8 Unallocated by Jurisdiction	0	0	0	0	0	0

(HK$ Million)

As at 30.09.2025	Banks	Official Sector	Non-Bank private Sector: Non-Bank Financial Institutions	Non-Bank private Sector: Non-Financial Private Sector	Unallocated by sector	Total
1 Developed Economies	572	1,032	0	0	0	1,604
of which Canada	1	0	0	0	0	1
of which Australia	292	0	0	0	0	292
of which Luxembourg	2	0	0	0	0	2
of which U.S.A.	55	1,032	0	0	0	1,087
of which United Kingdom	221	0	0	0	0	221
of which Netherland	0	0	0	0	0	0
of which Germany	1	0	0	0	0	1
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	0	0	0	0	0	0
2 Offshore Centres	903	109	0	570	0	1,582
of which Singapore	0	0	0	37	0	37
of which Hong Kong	349	109	0	416	0	874
of which Bahrain	554	0	0	0	0	554
of which Panama	0	0	0	7	0	7
of which Mauritius	0	0	0	110	0	110
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	2,064	0	0	48	0	2,112
of which U.A.E.	560	0	0	39	0	599
of which Egypt	316	0	0	0	0	316
of which Nigeria	0	0	0	1	0	1
of which Saudi Arabia	393	0	0	0	0	393
of which Qatar	795	0	0	0	0	795
of which Ghana	0	0	0	8	0	8
6 Developing Asia-Pacific	2,820	0	0	2,523	0	5,343
of which China	0	0	0	14	0	14
of which Philippines	0	0	0	313	0	313
of which Sri Lanka	0	0	0	0	0	0
of which India	2,820	0	0	2,169	0	4,989
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	27	0	27
7 International Organisations	0	0	0	0	0	0
8 Unallocated by Jurisdiction	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.

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5 **Loan and Advances to customers by geographical areas**

	(HK$'000)			(HK$'000)		
	31.03.2026			30.09.2025		
	Loans	Of which overdue Loans	Of which impaired Loans	Loans	Of which overdue Loans	Of which impaired Loans
Hong Kong	410,307	8,185	8,185	462,367	28,419	28,419
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	2,432,541	0	0	2,149,419	0	0
Singapore	0	0	0	0	0	0
Indonesia	0	0	0	0	0	0
Netherland	0	0	0	0	0	0
Philippines	266,437	0	0	313,194	0	0
Mautitius	28,304	0	0	109,904	0	0
U.S.A.	0	0	0	0	0	0
Total	**3,137,589**	**8,185**	**8,185**	**3,034,884**	**28,419**	**28,419**

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

6 **Loan and Advances to customers by sectors**

(HK$'000)

	31.03.2026		30.09.2025	
(a) Loans and advances for use in Hong Kong	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	230,000	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	236,677	6,677	10,740	10,740
(b) Trade finance	173,631	78,559	221,627	96,726
(c) Loan and advances for use outside Hong Kong	2,727,281	145,863	2,572,517	109,904
Total	**3,137,589**	**231,099**	**3,034,884**	**217,370**

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7 **Overdue and Rescheduled Assets**

Overdue Loans and Advances to customers as at 31.03.2026 **(HK$'000)**

		Outstanding amount of loans and advances	% 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	2,338	0.07%	0	0	0	2,338
(iii)	More than one year	5,847	0.19%	0	0	0	5,847
Total		**8,185**	**0.26%**	**0**	**0**	**0**	**8,185**

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

Overdue Loans and Advances to customers as at 30.09.2025 **(HK$'000)**

		Outstanding amount of loans and advances	% 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	2,321	0.08%	0	0	0	2,321
(ii)	More than 6 months but not more than one year	5,804	0.19%	0	0	0	5,804
(iii)	More than one year	20,294	0.67%	0	0	0	20,294
Total		**28,419**	**0.94%**	**0**	**0**	**0**	**28,419**

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

	31.03.2026 (HK$'000)	30.09.2025 (HK$'000)
Current market value of collateral held against the covered portion of impaired loans and advances	0	0
Covered portion of impaired loans and advances	0	0
Uncovered portion of impaired loans and advances	0	0

There were no overdue loans and advances to banks at the end of March 2026 and September 2025.

Rescheduled Assets

There were 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 2026 and September 2025.

There were no rescheduled loans and advances to banks at the end of March 2026 and September 2025.

Other Overdue Assets

(HK$'000)

	31.03.2026		30.09.2025	
Other Overdue Trade Bills	**Amount**	**Specific Provision**	**Amount**	**Specific Provision**
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	2,946	0
More than one year	2,967	2,967	0	0

There was no repossessed asset held at the end of March 2026 and September 2025.

Overdue Assets to Banks and other Financial Institutions

(HK$'000)

	31.03.2026		30.09.2025	
Impaired investment	**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 were no rescheduled assets to banks and financial institutions as on 31st March 2026 and 30th September 2025.

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8 Mainland Activities Disclosures

Types of Counterparties	[A] On-balance sheet exposure HK$ million		[B] Off-balance sheet exposure HK$ million		[A] + [B] Total HK$ million	
	31.03.2026	30.09.2025	31.03.2026	30.09.2025	31.03.2026	30.09.2025
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
Total	0	0	0	0	0	0
Total assets after provision	11,391.581	12,250.520				
On-balance sheet exposures as percentage of total assets	0.00%	0.00%				

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BANK OF INDIA HONG KONG BRANCH

BRANCH INFORMATION (HONG KONG OFFICES ONLY)

9 Foreign Currency Exposure

(equivalent in HK$ million)
As at 31.03.2026

		US$	GBP	JPY	EUR	OTHERS	TOTAL
(a)	Spot assets	10,375	2	0	2	3	10,382
(b)	Spot liabilities	(10,632)	(49)	0	(13)	(24)	(10,718)
(c)	Forward Purchase	353	47	0	11	23	434
(d)	Forward Sales	(97)	0	0	0	0	(97)
(f)	Net long/short position	(1)	0	0	0	2	1

(equivalent in HK$ million)
As at 30.09.2025

		US$	GBP	JPY	EUR	OTHERS	TOTAL
(a)	Spot assets	11,334	3	0	1	3	11,341
(b)	Spot liabilities	(11,516)	(50)	0	(13)	(27)	(11,606)
(c)	Forward Purchase	314	47	0	12	28	401
(d)	Forward Sales	(122)	0	0	0	(2)	(124)
(f)	Net long/short position	10	0	0	0	2	12

There was no net structural position which constitutes 10% or more of the total net structural position in all foreign currencies at the end of March 2026 and September 2025.

10 Liquidity

	31.03.2026	**31.03.2025**
Average liquidity maintenance ratio (LMR)	**(12 Months)**	**(12 Months)**
(April 2025 to March 2026)	112.20%	99.61%

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.

	31.03.2026	**31.03.2025**
Average liquidity maintenance ratio (LMR)	**(3 Months)**	**(3 Months)**
(January 2026 to March 2026)	119.55%	115.82%

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.

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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.

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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.

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LIQUIDITY GAP

HK$ in thousand as at 31st March 2026

	Next Day	2 to 7 days	8 to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
ASSETS									
(i) Cash and balances with banks	119,475	0	0	587,797	0	0	0	0	707,272
(ii) Placements with banks which have a residual contractual maturity of more than 1 month but not more than 12 months	0	0	0	0	195,933	548,610	0	0	744,543
(iii) Amount due from overseas offices	6,404	666,171	0	0	0	0	156,746	0	829,321
(iv) Trade Bills	2,967	0	0	27,115	30,286	10,205	0	0	70,573
(v) Certificates of Deposit held	0	0	0	0	0	0	0	0	0
(vi) Securities held for trading purposes	0	0	0	0	0	0	0	0	0
(vii) Loans and Receivables									0
(a) loans and advances to customers	131,573	1,353	0	810,660	144,017	18,716	425,932	1,605,338	3,137,589
(b) loans and advances to banks	0	0	0	994	4,479	564	199,218	2,307,878	2,513,133
(c) accrued Interest and other accounts	359,189	93	0	19,622	7,941	11,157	803	1,601,068	1,999,873
(viii) Investment Securities	1,120,774	0	0	0	0	0	0	0	1,120,774
(ix) Other investments	0	0	0	0	0	0	38,546	109,618	148,164
(x) Property, plant and equipment and investment properties	0	0	0	0	0	0	0	187,643	187,643
Total of on-balance sheet items	1,740,382	667,617	0	1,446,188	382,656	589,252	821,245	5,811,545	11,458,885
Off-balance sheet items	155,468	11,194	49,973	190,326	336,097	15,042	4,702	0	762,802
LIABILITIES									
(i) Deposits and balances from banks	638	1,097,222	0	391,865	979,662	3,918,650	0	0	6,388,037
(ii)Deposits from customers									
(a) demand deposits and current accounts	158,962	0	0	0	0	0	0	0	158,962
(b) Savings deposits	29,281	0	0	0	0	0	0	0	29,281
(c) time, call and notice deposits	25,250	65,389	92,359	152,614	593,211	778,384	750,869	3,951	2,462,027
(iii) Amount due to overseas Branches	551	0	0	0	0	0	0	494,605	495,156
(iv) Certificates of Deposit issued	0	0	0	0	0	0	0	0	0
(v) Issued debt securities	0	0	0	0	0	0	0	0	0
(vi) Other liabilities	356,019	3,214	426	10,069	12,775	20,875	6,928	1,447,812	1,858,118
(vii) Provision for taxation	0	0	0	0	0	0	0	0	0
Total of on-balance sheet items	570,701	1,165,825	92,785	554,548	1,585,648	4,717,909	757,797	1,946,368	11,391,581
Off-balance sheet items	4,046	11,192	50,073	156,228	227,406	0	0	0	448,945
Maturity Mismatch	1,169,681	(498,208)	(92,785)	891,640	(1,202,992)	(4,128,657)	63,448	3,865,177	67,304
Cumulative Maturity Mismatch	1,169,681	671,473	578,688	1,470,328	267,336	(3,861,321)	(3,797,873)	67,304	134,608

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LIQUIDITY GAP

HK$ in thousand as at 31st March 2025

	Next Day	2 to 7 days	8 to 14 days	15 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
ASSETS									
(i) Cash and balances with banks	609,584	0	38,895	410,363	0	0	0	0	1,058,842
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	0	0	0	0	1,283,527	855,684	1,011,264	0	3,150,475
(iii) Amount due from overseas offices	25,641	505,632	0	116,684	194,474	233,368	622,316	0	1,698,115
(iv) Trade Bills	2,945	0	18,173	2,989	45,117	8,428	0	0	77,652
(v) Certificates of Deposit held	0	0	0	0	0	0	0	0	0
(vi) Securities held for trading purposes	0	0	0	0	0	0	0	0	0
(vii) Loans and Receivables									
(a) loans and advances to customers	205,612	587,856	1,481,557	665,281	66,594	12,448	0	2,175,795	5,195,143
(b) loans and advances to banks	0	5,226	0	245,790	10,132	392,039	0	700,106	1,353,293
(c) accrued Interest and other accounts	561,995	2,501	496	24,906	22,762	7,191	20,880	1,561,664	2,202,395
(viii) Investment Securities	1,203,901	0	0	0	0	0	0	0	1,203,901
(ix) Other investments	0	0	0	0	0	0	0	92,087	92,087
(x) Property, plant and equipment and investment properties	0	0	0	0	0	0	0	190,976	190,976
Total of on-balance sheet items	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
Off-balance sheet items	16,211	97,721	70,011	372,007	154,040	413,470	4,667	0	1,128,127
LIABILITIES									
(i) Deposits and balances from banks	1,325	1,726,927	0	252,816	2,022,527	5,989,792	116,684	0	10,110,071
(ii)Deposits from customers									
(a) demand deposits and current accounts	112,608	0	0	0	0	0	0	0	112,608
(b) Savings deposits	40,617	0	0	0	0	0	0	0	40,617
(c) time, call and notice deposits	24,073	60,706	39,289	99,323	411,869	721,696	716,237	2,187	2,075,380
(iii) Amount due to overseas Branches	737	0	0	777,895	155,579	879,870	0	0	1,814,081
(iv) Certificates of Deposit issued	0	0	0	0	0	0	0	0	0
(v) Issued debt securities	0	0	0	0	0	0	0	0	0
(vi) Other liabilities	554,817	2,955	1,441	11,163	23,483	37,468	7,937	1,331,153	1,970,417
(vii) Provision for taxation	0	0	0	0	0	0	0	0	0
Total of on-balance sheet items	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
Maturity Mismatch	1,875,501	(689,373)	1,498,391	324,816	(990,852)	(6,119,668)	813,602	3,387,288	99,705
Cumulative Maturity Mismatch	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

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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 31.03.2026**	
	(HK$'000)	**Beneficiaries**
Fixed remuneration	3,547	11
Variable remuneration	30	2
Total	3,577	

	Half year ended 30.09.2025	
	(HK$'000)	**Beneficiaries**
Fixed remuneration	1,778	11
Variable remuneration	14	1
Total	1,792	

(ii) No senior management or key personnel has been awarded with deferred remuneration during the six months ended March 2026 and September 2025.

(iii) No senior management of key personnel has been awarded with new sign-on or severance payment during the six months ended March 2026 and September 2025.

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13 **Bank Information (Consolidated Basis)**

(Available on the Bank's website)

Capital and capital adequacy	**31.03.2026 (HK$'000)**	**31.03.2025 (HK$'000)**
Shareholders' funds (Capital)	3,761,594	4,144,173
Shareholders' funds (Reserve)	70,553,606	69,326,371
Capital adequacy ratio (Basel-III)	18.58%	18.48%

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

Other financial information	**31.03.2026 (HK$'000)**	**31.03.2025 (HK$'000)**
(a) Total assets	974,433,366	961,478,962
(b) Total liabilities	900,118,166	888,008,410
(c) Total advances	631,682,338	594,783,363
(d) Total deposits	769,081,710	746,126,034
	Year ended 31.03.2026 (HK$'000)	**Year ended 31.03.2025 (HK$'000)**
(e) Pre-tax profit/ (loss)	11,195,952	11,429,652

INR converted to HKD i.e. @ HKD 1 = 12.105 INR (31.03.2026)
INR converted to HKD i.e. @ HKD 1 = 10.9875 INR (31.03.2025)

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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 2026. 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

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