

BANK OF INDIA HONG KONG BRANCH

INTERIM FINANCIAL DISCLOSURE STATEMENT

**FOR THE HALF YEAR ENDED
30TH SEPTEMBER 2025**



BANK OF INDIA HONG KONG BRANCH
FINANCIAL DISCLOSURE STATEMENT

SECTION A -Branch Information (Hong Kong Offices only)

I. Profit & Loss

		30.09.2025 (HK\$'000)	30.09.2024 (HK\$'000)
	Income		
(a)	Interest income	314,332	366,764
(b)	Interest expense	(275,553)	(351,175)
	Net interest income	38,779	15,589
(c)	Other operating income		
(i)	Gain less losses arising from trading in foreign currencies	4,877	(4,751)
(ii)	Gain less losses on securities held for trading purposes	0	0
(iii)	Gain less losses from other trading activities	0	0
	Gross fees and commission income	10,470	12,951
	Gross fees and commission expenses	0	0
(iv)	Net fees and commission	10,470	12,951
(v)	Other income	18,145	19,453
	Total Income	72,271	43,242
	Expenses		
(d)	Operating expenses		
	Salary and rental expenses	(12,445)	(13,477)
	Others	(6,539)	(5,432)
	Net charge for other provision	429	316
(e)	Impairment losses and provision for impaired loans and receivables	13,708	(6,867)
(f)	Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
	Total Expenses	(4,847)	(25,460)
(g)	Profit before taxation	67,424	17,782
(h)	Tax expense or tax income	0	0
(i)	PROFIT AFTER TAXATION	67,424	17,782



BANK OF INDIA HONG KONG BRANCH

SECTION A - Branch information (Hong Kong Offices Only)

II. Balance Sheet

	30.09.2025 (HK\$'000)	31.03.2025 (HK\$'000)
ASSETS		
(i) Cash & Balances with Banks	471,131	1,058,842
(ii) Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	2,334,135	3,150,475
(iii) Amount due from overseas offices of the institution	627,209	1,698,115
(iv) Trade Bills	82,570	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	3,034,884	5,195,143
(B) Loans and advances to banks	2,333,651	1,353,293
(C) Accrued interest and other accounts	1,983,509	2,202,395
(D) Provision for impaired loan and receivables		
(I) Provision for impaired loans & receivable (collective)	(54,551)	(65,283)
(II) Provision for impaired loans & receivable (specific)	(31,365)	(34,422)
(III) Provision against value of other claim & investment	0	0
(viii) Investment securities	1,132,144	1,203,901
(ix) other investments	147,844	92,087
(x) Property, Plant and Equipment	189,359	190,976
(xi) Total Assets	12,250,520	16,123,174
Liabilities		
(i) Deposits and balances from banks	6,924,601	10,110,071
(ii) Deposits from customers		
(A) Demand deposits and current accounts	192,000	112,608
(B) Savings deposits	27,898	40,617
(C) Time, call and notice deposits	2,236,110	2,075,380
(iii) Amount due to overseas offices of the institution	1,114,028	1,814,081
(iv) Certificates of deposit issued	0	0
(v) Issued debt securities	0	0
(vi) Other liabilities	1,755,883	1,970,417
(vii) Provision for taxation	0	0
(viii) Total Liabilities	12,250,520	16,123,174



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 30.09.2025	28.419	28.419	0.000	0.94%
As on 31.03.2025	36.445	31.477	8.280	0.70%

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

2 Derivatives	30.09.2025	31.03.2025
Notional Amount:	(HK\$'000)	(HK\$'000)
(a) Exchange rate contracts	871,673	1,253,778
(b) Interest rate contracts	0	0
Total	871,673	1,253,778

Fair value of derivative contracts (Gross)	30.09.2025	31.03.2025
	(HK\$'000)	(HK\$'000)
(a) Exchange rate contracts	435,796	628,108
(b) Interest rate contracts	0	0
Total	435,796	628,108

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	30.09.2025	31.03.2025
	(HK\$'000)	(HK\$'000)
(a) Direct credit substitutes	0	0
(b) Transaction related contingencies	4,668	4,667
(c) Trade-related contingent items	434,512	495,355
Total	439,180	500,022



4 INTERNATIONAL CLAIMS

As at 30.09.2025	(HKD Million)					
	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
1 Developed Countries	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 & Caribbean	316	0	0	0	0	316
of which Egypt	316	0	0	0	0	316
5 Developing Africa & Middle East	1,748	0	0	361	0	2,109
of which U.A.E.	560	0	0	39	0	599
of which Philippines	0	0	0	313	0	313
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	2,210	0	5,030
of which China	0	0	0	14	0	14
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 Country	0	0	0	0	0	0

As at 31.03.2025	(HKD Million)					
	Banks	Official Sector	Non-Bank private Sector		Unallocated by sector	Total
			Non-Bank Financial Institutions	Non-Financial Private Sector		
1 Developed Countries	1,280	1,103	0	0	0	2,383
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
2 Offshore Centres	871	109	0	661	0	1,641
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
3 Developing Europe	0	0	0	0	0	0
of which Turkey	0	0	0	0	0	0
4 Developing Latin America & Caribbean	311	0	0	0	0	311
of which Egypt	311	0	0	0	0	311
5 Developing Africa & Middle East	1,987	0	0	385	0	2,372
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
6 Developing Asia-Pacific	2,974	0	0	4,241	0	7,215
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
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)

	30.09.2025			31.03.2025		
	Loans	of which Overdue Loans	of which Impaired Loans	Loans	of which Overdue Loans	of which Impaired Loans
Hong Kong	462,367	28,419	28,419	534,538	39,541	31,477
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	2,149,419	0	0	4,183,555	0	0
Singapore	0	0	0	0	0	0
Indonesia	0	0	0	0	0	0
Netherland	0	0	0	0	0	0
Philippines	313,194	0	0	342,274	0	0
Mauritius	109,904	0	0	134,776	0	0
U.S.A.	0	0	0	0	0	0
Total	3,034,884	28,419	28,419	5,195,143	39,541	31,477

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

6 Loan and Advances to customer

(HK\$' 000)

SECTOR INFORMATION

	30.09.2025		31.03.2025	
	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	230,000	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	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	10,740	10,740	14,541	14,541
(b) Trade finance	221,627	96,726	254,117	149,597
(c) Loan and advances for use outside Hong Kong	2,572,517	109,904	4,926,485	1,567,075
Total	3,034,884	217,370	5,195,143	1,731,213



Overdue Loans and Advances to customers

30.09.2025

(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	2,321	0.00%	0	0	0	2,321
(ii) more than 6 months but not more than one year	5,804	0.00%	0	0	0	5,804
(iii) more than one year	20,294	0.65%	0	0	0	20,294
Total	28,419	0.65%	0	0	0	28,419

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

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
Total	36,445	0.70%	8,280	8,280	0	31,477

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

	30.09.2025 (HK\$'000)	31.03.2025 (HK\$'000)
Current market value of collateral held against the covered portion of impaired loans and advances	0	8,280
Covered portion of impaired loans and advances	0	8,280
Uncovered portion of impaired loans and advances	0	0

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

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 September 2025 and March 2025.

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

Other overdue Assets

	(HK\$'000)			
	30.09.2025		31.03.2025	
	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	2,946	0	0	0
more than one year	0	0	2,945	2,945

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

Overdue Assets to Banks and other Financial Institutions

Impaired investment

	(HK\$'000)			
	30.09.2025		31.03.2025	
	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 30th September 2025 and 31st March 2025.



Types of Counterparties	[A]		[B]		[A] + [B]	
	On-balance sheet exposure		Off-balance sheet exposure		Total	
	HK\$ million		HK\$ million		HK\$ million	
	30.09.2025	31.03.2025	30.09.2025	31.03.2025	30.09.2025	31.03.2025
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	12,250.520	16,123.174				
On-balance sheet exposures as percentage of total assets	0.00%	0.00%				



BANK OF INDIA HONG KONG BRANCH

BRANCH INFORMATION (HONG KONG OFFICES ONLY)

9 Foreign Currency Exposure

		(equivalent in HK\$ million)				
		30.09.2025	30.09.2025	30.09.2025	30.09.2025	30.09.2025
		US\$	GBP	JPY	EUR	TOTAL
(a)	Spot assets	11,334	3	0	1	11,341
(b)	Spot liabilities	(11,516)	(50)	0	(13)	(11,606)
(c)	Forward Purchase	314	47	0	12	401
(d)	Forward Sales	(122)	0	0	0	(124)
(f)	Net long/short position	10	0	0	0	12

		(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

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 September 2025 and March 2025.

10 Liquidity

	30.09.2025	30.09.2024
Average liquidity maintenance ratio (LMR)	(6 Months)	(6 Months)
(April 2025 to September 2025)	116.81%	100.20%

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

	30.09.2025	30.09.2024
Average liquidity maintenance ratio (LMR)	(3 Months)	(3 Months)
	77.34%	81.83%

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 30th September 2024

	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
ASSETS									
(i) Cash and balances with banks	326,897	388,421	0	135,361	0	0	0	0	850,679
(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	675,851	427,263	466,104	0	1,569,218
(iii) Amount due from overseas offices	9,559	233,051	0	194,210	1,631,364	4,865	209,747	0	2,282,796
(iv) Trade Bills	2,886	4,648	2,564	29,313	41,422	6,955	0	0	87,788
(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	205,389	2,753,420	206,402	595,540	203,725	164,375	78,000	1,198,376	5,405,227
(B) loans and advances to banks	770	0	0	0	2,262	8,476	629,039	391,014	1,031,561
(C) accrued Interest and other accounts	505,403	14,169	0	6,614	55,718	10,077	5,815	1,558,845	2,156,641
(viii) Investment Securities	965,853	0	0	0	0	0	0	0	965,853
(ix) Other investments	0	0	0	0	0	0	0	92,431	92,431
(x) Property, plant and equipment and investment property	0	0	0	0	0	0	0	231,509	231,509
Total of on-balancesheet items	2,016,757	3,393,709	208,966	961,038	2,610,342	622,011	1,388,705	3,472,175	14,673,703
Off-Balance Sheet items	28,269	228,602	0	211,345	523,612	12,396	0	4	1,004,228
LIABILITIES									
(i) Deposits and balances from banks	77,779	116,526	0	388,420	1,553,680	4,606,661	0	0	6,743,066
(ii) Deposits from customers									
(A) demand deposits and current accounts	128,532	0	0	0	0	0	0	0	128,532
(B) Savings deposits	32,237	0	0	0	0	0	0	0	32,237
(C) time, call and notice deposits	31,700	50,000	21,069	48,382	406,184	522,737	779,126	6,497	1,865,695
(iii) Amount due to overseas Branches	390	1,242,944	0	0	1,747,890	0	388,420	490,257	3,869,901
(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	507,205	2,253	471	11,252	25,118	21,745	12,381	1,552,742	2,133,167
(vii) Provision for taxation	0	0	0	0	0	0	0	0	0
Total of on-balancesheet items	777,843	1,411,723	21,540	448,054	3,732,872	5,151,143	1,179,927	2,049,496	14,772,598
Off-Balance Sheet items	6,058	137,992	0	77,895	335,092	0	0	0	557,037
Maturity Mismatch	1,238,914	1,981,986	187,426	512,984	(1,122,530)	(4,529,132)	208,778	1,422,679	(98,895)
Cumulative Maturity Mismatch	1,238,914	3,220,900	3,408,326	3,921,310	2,798,780	(1,730,352)	(1,521,574)	(98,895)	(197,790)



LIQUIDITY GAP

HK\$ in thousand as at 30th September 2025

	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
ASSETS									
(i) Cash and balances with banks	121,011	0	0	350,120	0	0	0	0	471,131
(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	1,128,165	622,436	583,534	0	2,334,135
(iii) Amount due from overseas offices	4,773	0	0	0	233,413	389,023	0	0	627,209
(iv) Trade Bills	10,651	0	0	19,853	35,798	16,268	0	0	82,570
(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	144,044	468,788	0	39,582	46,904	26,963	0	2,308,603	3,034,884
(B) loans and advances to banks	0	0	0	0	0	0	0	2,333,651	2,333,651
(C) accrued Interest and other accounts	319,988	1,401	0	29,032	30,145	22,958	7,519	1,572,466	1,983,509
(viii) Investment Securities	1,132,144	0	0	0	0	0	0	0	1,132,144
(ix) Other investments	0	0	0	0	0	0	0	147,844	147,844
(x) Property, plant and equipment and investment property	0	0	0	0	0	0	0	189,359	189,359
Total of on-balancesheet items	1,732,611	470,189	0	438,587	1,474,425	1,077,648	591,053	6,551,923	12,336,436
Off-Balance Sheet items	124,845	23,653	84,747	62,243	267,147	312,334	0	0	874,969
LIABILITIES									
(i) Deposits and balances from banks	0	1,167,068	0	194,511	1,672,797	3,890,225	0	0	6,924,601
(ii) Deposits from customers									
(A) demand deposits and current accounts	192,000	0	0	0	0	0	0	0	192,000
(B) Savings deposits	27,898	0	0	0	0	0	0	0	27,898
(C) time, call and notice deposits	20,112	59,318	54,192	78,378	465,723	611,786	944,824	1,777	2,236,110
(iii) Amount due to overseas Branches	195,086	38,902	0	0	389,023	0	0	491,017	1,114,028
(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	315,214	2,039	480	2,357	23,795	14,209	8,501	1,389,288	1,755,883
(vii) Provision for taxation	0	0	0	0	0	0	0	0	0
Total of on-balancesheet items	750,310	1,267,327	54,672	275,246	2,551,338	4,516,220	953,325	1,882,082	12,250,520
Off-Balance Sheet items	14,310	23,652	77,788	62,228	257,906	0	0	0	435,884
Maturity Mismatch	982,301	(797,138)	(54,672)	163,341	(1,076,913)	(3,438,572)	(362,272)	4,669,841	85,916
Cumulative Maturity Mismatch	982,301	185,163	130,491	293,832	(783,081)	(4,221,653)	(4,583,925)	85,916	171,832



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

	Half Year ended 30.09.2025	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	1,778	11
Variable remuneration	14	1
Total	1,792	
	Year ended 31.03.2025	
	(HK\$' 000)	Beneficiaries
Fixed remuneration	4,470	17
Variable remuneration	552	22
Total	5,022	

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

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



13 Bank Information (Consolidated Basis)

(Available in Bank's web site)

Capital and capital adequacy	31.03.2025	31.03.2024
	(HK\$' 000)	(HK\$' 000)
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.

Other financial information	31.03.2025	31.03.2024
	(HK\$' 000)	(HK\$' 000)

(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

		Year ended	Year ended
		31.03.2025	31.03.2024
		(HK\$' 000)	(HK\$' 000)
(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 interim disclosure statement of Bank of India Hong Kong Branch for the half year ended 30th September 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

