

UCO BANK

HONG KONG

**Disclosure Statement
as on 30/09/2018**

UCO BANK, HONG KONG BRANCH
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

I. Profit and Loss Account
For the six months ended 30th September 2018

	<u>30.09.2018</u> (HK \$'000)	<u>30.09.2017</u> (HK \$'000)
<u>INCOME</u>		
Interest income	162,857	281,991
Interest expenses	<u>(130,817)</u>	<u>(180,978)</u>
Net interest income	32,040	101,013
<u>Other Operating Income</u>		
Gross fees and commission income(Expenses-NIL)	4,521	19,805
Gains less losses from dealing in foreign currencies	(6,123)	(8,760)
Gains less losses from trading in securities	17	2,633
Others	1,403	(182)
Total Operating Income	<u>31,858</u>	<u>16,143</u>
<u>EXPENSES</u>		
<u>Operating Expenses</u>		
Staff expenses	(4,393)	(5,191)
Rent, taxes and lighting	(3,974)	(4,298)
Other expenses	(4,317)	(5,919)
Net charge for other provisions	<u>(16,548)</u>	<u>(29,232)</u>
	-	-
Operating Profit before Impairment Losses	2,626	101,748
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	-	-
- Specific Provision	<u>(132,092)</u>	<u>(132,092)</u>
Profit before Taxation	<u>(129,466)</u>	<u>(88,600)</u>
		(88,600)
Taxation Expense	(10,344)	(2,000)
Profit after Taxation	<u><u>-139,810</u></u>	<u><u>11,148</u></u>



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II. Balance Sheet

As at 30th September 2018

	<u>30.09.2018</u>		<u>31.3.2018</u>
	(HK\$'000)		(HK\$'000)
<u>ASSETS</u>			
1 Cash and balances with banks	69,548		1,350,676
Placement with banks maturing between one			
2 and twelve months	-		2,079,747
3 Amount due from overseas offices	2,299		1,416
4 Trade Bills	1,645,699		6,499,857
5 Loans and Receivables			
Advances to customers	5,126,970	5,419,669	
Advances to banks	-	-	
Accrued interest and other accounts	184,604	159,569	
Provision for impaired loans and receivables			
collective	(25,952)	(25,952)	
Provision for impaired loans and receivables -			
specific	(71,606)	(468,307)	5,084,979
6 Investment Securities	1,240,247		1,212,590
7 Property, plant and equipment	11,116		11,138
Total Assets	<u>8,182,925</u>		<u>16,240,403</u>
<u>LIABILITIES</u>			
8 Deposits and balances of banks	806,392		2,597,933
9 Deposits from customers			
Demand deposits and current accounts	155,445	218,156	
Savings deposits	42,800	61,762	
Time, call and notice deposits	3,266,657	5,892,495	6,172,413
10 Amount due to overseas offices	3,749,456		7,232,483
11 Other liabilities	103,502		195,288
12 Other Provisions	58,673		42,286
Total Liabilities	<u>8,182,925</u>		<u>16,240,403</u>



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III. Additional Information

1. Impaired Loans and Advances

There were no impaired loans and advances to banks and other financial institutions as at 30th September 2018 and 31st March 2018.

There were impaired loans and advances to other customers to the extent of HK\$ 143.213 Million as at 30th September 2018 and HK\$ 531.933 Million as 31st March 2018 .

	<u>30.9.2018</u> HK\$ '000	<u>31.3.2018</u> HK\$ '000
<u>2. Derivatives</u>		
a) Notional Amount		
i) Exchange rate contracts	3,238,393	4,799,386
ii) Interest rate contracts	-	-
TOTAL	<u>3,238,393</u>	<u>4,799,386</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	2,761	5,302
ii) Interest rate contracts	-	-
TOTAL	<u>2,761</u>	<u>5,302</u>

There are no bilateral netting arrangements and hence there is no effect on the fair value of the derivatives.

3. Off Balance Sheet Exposure other than derivative transactions

	<u>30.9.2018</u> HK\$ '000	<u>31.3.2018</u> HK\$ '000
Notional Amount		
i) Direct credit substitutes	24,031	39,426
ii) Trade related contingent items	1,186,859	3,674,239
iii) Other commitments	-	-
TOTAL	<u>1,210,890</u>	<u>3,713,665</u>



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SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

4 INTERNATIONAL CLAIMS

		30th September 2018					
		Banks	Official Sector	Non-Bank Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
		HK \$ Million					
1	Developed Countries	1,157	-		4	-	1,161
	of which United states	1,145			4	-	1,149
2	Offshore Centres	1			103	-	104
	of which Singapore	1			98	-	99
3	Developing Europe					-	-
	Developing Latin America &						
4	Caribbean	-			4	-	4
	Developing Africa & Middle						
5	East	783			48	-	831
	of which UAE	-			47	-	47
	of which Qatar	783			-	-	783
6	Developing Asia-Pacific	74	104		2,910	-	3,088
	of which India	74			2,900	-	2,974
7	International Organisations					-	-
8	Unallocated by Country	-	-	-	-	-	-
		2,015	104	-	3,069	-	5,188

		31st March 2018					
		Banks	Official Sector	Non-Bank Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
		HK \$ Million					
1	Developed Countries	2,262	-		28	-	2,290
	of which United states	2,257			22	-	2,279
2	Offshore Centres	1			113	-	114
	of which Singapore	-			93	-	93
3	Developing Europe					-	-
	Developing Latin America &						
4	Caribbean	-			2	-	2
	Developing Africa & Middle						
5	East	-			799	-	799
	of which UAE				13	-	13
	of which Qatar				785	-	785
6	Developing Asia-Pacific	5,067	157		3,717	-	8,941
	of which India	5,067			3,706	-	8,773
7	International Organisations					-	-
8	Unallocated by Country	-	-	-	-	-	-
		7,330	157	-	4,659	-	12,146

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



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III. Additional Information - continued

5. Advances to customers

	<u>30.9.2018</u>	<u>31.3.2018</u>
	HK\$ ('000)	HK\$ ('000)
i) By Sectors		
<u>Loans for use in Hong Kong</u>		
a) Industrial, commercial & financial Wholesale and retail trade		
b) Individuals		
For other* business purposes		
For other* private purposes	30,677	23,833
c) Others	31,203	71,161
Trade Financing	181,344	303,670
<u>Loans for use outside Hong Kong</u>	4,883,746	5,021,005
TOTAL **	<u>5,126,970</u>	<u>5,419,669</u>

* Other than for purchase of residential properties or credit card advances

**The total loans are covered by collateral or other security to the extent of HK\$ 2,741,496 ('000s) as at 30th September 2018 and HK\$ 3,730,296 ('000s) at 31st March 2018.

ii) By Geographical Areas

Hong Kong	243,224 *	398,664 *
India	4,779,391 **	4,795,263 **
Others	104,355	225,742
TOTAL	<u>5,126,970</u>	<u>5,419,669</u>

* Out of the loans to Hong Kong there were impaired loans to the extent of HK\$ 0 as at 30th September 2018 and HK\$ 37,218 ('000s) as at 31st March 2018.

** Out of the loans to India there were impaired loans to the extent of HK\$ 143,213 ('000s) as at 30th September 2018 and HK\$ 494,715 ('000s) as at 31st March 2018.

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



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SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional information - continued

6. Overdue and Rescheduled Assets of Customers

	30.9.2018 (HK\$'000)				31.3.2018 (HK\$'000)			
	Amount	% of total loans to customers	Collateral held	Specific provision made	Amount	% of total loans to customers	Collateral held	Specific provision made
More than 3 months but not more than 6 months	-	0.00%			-	0.00%		
More than 6 months but not more than one year		0.00%			143,613	2.65%	442,201	381,708
More than one year	143,213	2.79%	143,213	71,606	388,320	7.17%		

There were other assets overdue for more than 3 months to the extent of HK\$ 75,375 ('000s) as at 30th September 2018 and HK\$ 117,934 ('000s) as at 31st March 2018 .

There were rescheduled advances amounting to HK\$ 0 as at 30th September 2018 and HK\$ 8,612 ('000s) as at 31st March 2018.

There were no repossessed assets as at 30th September 2018 and 31st March 2018.

7. Overdue and Rescheduled Assets to banks and other Financial Institutions

There were no advances to banks overdue for more than 3 months as at 30th September 2018 and 31st March 2018.

There were no other assets overdue for more than 3 months as at 30th September 2018 and 31st March 2018.

There were no rescheduled advances as at 30th September 2018 and 31st March 2018.

There were no repossessed assets as at 30th September 2018 and 31st March 2018.



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III. Additional Information - continued

8 Non-bank Mainland Activities

Type of counterparties	30.9.2018 (HK\$'000)			31.3.2018 (HK\$'000)		
	On-balance sheet exposure	Off-balance sheet exposure	Total	On-balance sheet exposure	Off-balance sheet exposure	Total
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-	-	-	-
4 Other entities of central government not reported in item 1 above	-	-	-	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	17,039	334	17,373
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-	-	-
Total	0	0	0	17,039	334	17,373
Total assets after provision	8,182,925			16,240,403		
On-balance sheet exposures as percentage of total assets	0.00%			0.10%		



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III. Additional Information - continued

9. Foreign Currency Exposure

The position in a particular currency will be reported if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

	30.9.2018				
	(HK\$ Million)				
	US\$	GBP	JPY	Euro	Total
Spot assets	8,099	3	4	22	8,128
Spot liabilities	(6,540)	(88)	-	(25)	(6,653)
Forward purchases	30	85	4	23	142
Forward sales	(1,587)	-	(8)	(20)	(1,615)
Net options	-	-	-	-	-
Net long (short) position	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>

	31.3.2018				
	(HK\$ Million)				
	US\$	GBP	JPY	Euro	Total
Spot assets	16,527	1	10	56	16,594
Spot liabilities	(14,588)	(103)	-	(18)	(14,709)
Forward purchases	241	119	8	28	396
Forward sales	(2,183)	(17)	(18)	(66)	(2,284)
Net options	-	-	-	-	-
Net long (short) position	<u>(3)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(3)</u>

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies as at 30th September 2018 and 31st March 2018.



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SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

10. Liquidity

	Six Months ended 30.9.2018	Six Months ended 30.9.2017
Average Liquidity Maintenance Ratio	<u>93.97%</u>	<u>63.61%</u>

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

	Three Months ended 30.9.2018	Three Months ended 30.6.2018
Average Liquidity Maintenance Ratio	<u>82.84%</u>	<u>105.10%</u>

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

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. The Asset Liability Committee, comprising of the Senior Executives of the Hong Kong Branch 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, known 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.

The Bank 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. Overall, the Bank has

established sound Liquidity Policies and Procedures for Liquidity Management and they are being adhered to strictly.



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SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

11. Remuneration System

The senior Management and the key personnel of the branch are Bank's officers from India, the remuneration package 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 for the six months ended 30th September 2018.

	<u>HK\$</u>	<u>Beneficiaries</u>
Fixed remuneration	506,010	4
Variable remuneration	0	0
Total	506,010	4

ii) No senior management or key personnel has been awarded with deferred remuneration during the six months ended 30th September 2018.

and

iii) No senior management or key personnel has been awarded with new sign-on or severance payment during the six months ended 30th September 2018.



UCO BANK, HONG KONG BRANCH
INTERIM DISCLOSURE STATEMENT
SECTION B - BANK INFORMATION CONSOLIDATED BASIS

1. Capital and Capital Adequacy

	<u>31.3.2018</u> HK\$('000s)	<u>31.3.2017</u> HK\$('000s)
i) Capital		
Shareholders' Funds	11,830,441*	13,846,623**
ii) Capital Adequacy Ratio***		
Basel III	10.94%	10.93%

***Capital Adequacy Ratio is calculated in accordance with the requirements of Reserve Bank of India.

2. Other financial information

	<u>HK\$('000s)</u>	<u>HK\$('000s)</u>
Total Assets	260,151,929*	276,061,706**
Total Liabilities	248,321,488*	262,215,084**
Total Advances	129,403,999*	142,869,272**
Total Customer Deposits	211,514,989*	222,224,391**

	<u>Year ended 31.3.2018</u> HK\$('000s)	<u>Year ended 31.3.2017</u> HK\$('000s)
Pre-tax Profit(loss)	(5,330,466)*	(2,195,501)**

* Indian Rupee converted to HK\$ @ 8.305 (31st March 2018)

** Indian Rupee converted to HK\$ @ 8.38(31st March 2017)

Declaration of Chief Executive Officer

We have prepared the financial disclosure statement of UCO Bank , Hong Kong Branch for the six months ended 30th September 2018. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority under Section 60A of the Banking Ordinance (Cap.155). To the best of my knowledge, the Disclosure Statement is not false or misleading.


Alok Kumar
Chief Executive
UCO Bank
Hong Kong



UCO BANK, 香港分行
 中期財務資料披露聲明書
 甲部 分行資料 (只適用於香港)

I. 損益帳
 截至2018年9月30日止6個月

	2018年9月30日 (千元港元)	2017年9月30日 (千元港元)
收入		
利息收入	162,857	281,991
利息支出	<u>(130,817)</u>	<u>(180,978)</u>
淨利息收入	32,040	101,013
其他營運收入		
毛收費及佣金收入 (支出-無)	4,521	19,805
外匯買賣收益減虧損	(6,123)	(8,760)
買賣證券收益減虧損	17	2,633
其他收入	1,403	2,465
營運收入總額	<u>31,858</u>	<u>117,156</u>
支出		
營運支出		
職員開支	(4,393)	(5,191)
租金、稅項及公用開支	(3,974)	(4,298)
其他開支	(4,317)	(5,919)
其他準備金支出淨額	<u>(16,548)</u>	<u>-</u>
減值損失前營運利潤	2,626	101,748
減值損失及為減值貸款及 應收款項而提撥的準備金		
— 集體準備金	-	-
— 特定準備金	<u>(132,092)</u>	<u>(88,600)</u>
除稅前利潤	(129,466)	13,148
稅項開支	<u>(10,344)</u>	<u>(2,000)</u>
除稅後利潤	<u><u>(139,810)</u></u>	<u><u>11,148</u></u>



UCO BANK，香港分行
 中期財務資料披露聲明書
 甲部 分行資料（只適用於香港）

II. 資產負債表
 於2018年9月30日結算

	2018年9月30日 (千元港元)	2018年3月31日 (千元港元)
資產		
1. 現金及銀行結餘	69,548	1,350,676
2. 在銀行於1至12個月內到期的存款	-	2,079,747
3. 存放於海外辦事處的金額	2,299	1,416
4. 貿易匯票	1,645,699	6,499,857
5. 貸款及應收款項		
客戶貸款	5,126,970	5,419,669
給予銀行貸款	-	-
應計利息及其他帳目	184,604	159,569
給予減值貸款及應收款項/ 投資而提撥的準備金－集體	(25,952)	(25,952)
給予減值貸款及應收 款項而提撥的準備金－特定	(71,606)	(468,307)
6. 投資證券減折舊	1,240,247	1,212,590
7. 物業、工業裝置及設備	11,116	11,138
資產總額	<u>8,182,925</u>	<u>16,240,403</u>
負債		
8. 銀行同業的存款和結餘	806,392	2,597,933
9. 客戶存款		
活期存款及往來帳戶	155,445	218,156
儲蓄存款	42,800	61,762
定期存款及通知存款	3,266,657	5,892,495
10. 結欠海外辦事處的金額	3,749,456	7,232,483
11. 其他負債	103,502	195,288
12. 其他準備金	58,673	42,286
負債總額	<u>8,182,925</u>	<u>16,240,403</u>



III. 附加資料

1. 減值貸款

於2018年9月30日及2018年3月31日，本分行並沒有對銀行及其他金融機構給予減值貸款。

於2018年9月30日及2018年3月31日，本分行對其他客戶給予減值貸款的金額分為港幣143.213百萬元及港幣531.933百萬元。

2. 衍生工具

	<u>2018年9月30日</u>	<u>2018年3月31日</u>
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	3,238,393	4,799,386
ii) 利率合約	-	-
合計	<u>3,238,393</u>	<u>4,799,386</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	2,761	5,302
ii) 利率合約	-	-
合計	<u>2,761</u>	<u>5,302</u>

因沒有雙邊淨額結算安排，所以對衍生工具合約公平值沒有影響。

3. 衍生工具交易以外的資產負債表外的項目

	<u>2018年9月30日</u>	<u>2018年3月31日</u>
	(千元港元)	(千元港元)
名義數額		
i) 直接信貸替代項目	24,031	39,426
ii) 與交易有關的或然項目	1,186,859	3,674,239
iii) 其他承擔	-	-
合計	<u>1,210,890</u>	<u>3,713,665</u>



III. 附加資料 - 續

4. 國際索賠

	2018年9月30日					
	銀行	官方部門	非銀行私營部門		其他	合計
			非銀行金 融	非金融私 營部門		
(百萬元港元)						
1 发达国家	1,157	-	-	4	-	1,161
其中美国	1,145	-	-	4	-	1,149
2 离岸中心	1	-	-	103	-	104
其中新加坡	1	-	-	98	-	99
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地	-	-	-	4	-	4
5 发展中的非洲和中东	783	-	-	48	-	831
其中阿聯酋	-	-	-	47	-	47
其中卡塔尔	783	-	-	-	-	783
6 亚太发展	74	104	-	2,910	-	3,088
其中印度佔	74	-	-	2,900	-	2,974
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	2,015	104	-	3,069	-	5,188

	2018年3月31日					
	銀行	官方部門	非銀行私營部門		其他	合計
			非銀行金 融	非金融私 營部門		
(百萬元港元)						
1 发达国家	2,262	-	-	28	-	2,290
其中美国	2,257	-	-	22	-	2,279
2 离岸中心	1	-	-	113	-	114
其中新加坡	-	-	-	93	-	93
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地	-	-	-	2	-	2
5 发展中的非洲和中东	-	-	-	799	-	799
其中阿聯酋	-	-	-	13	-	13
其中卡塔尔	-	-	-	785	-	785
6 亚太发展	5,067	157	-	3,717	-	8,941
其中印度佔	5,067	-	-	3,706	-	8,773
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	7,330	157	-	4,659	-	12,146

國際債權是根據對手方在其最終的風險是要考慮到風險的任何轉讓後的位置得出。



III. 附加資料 - 續

5. 客戶貸款

	2018年9月30日 (千元港元)	2018年3月31日 (千元港元)
i) 按行業類別分析		
在香港使用的貸款		
a) 工商金融批發及零售業	-	-
b) 個人		
其他*業務用途	-	-
其他*私人用途	30,677	23,833
c) 其他	31,203	71,161
貿易融資	181,344	303,670
在香港以外使用的貸款	4,883,746	5,021,005
合計**	<u>5,126,970</u>	<u>5,419,669</u>
* 不包括購買住宅物業或信用咭貸款。		
** 貸款總額中具備抵押品或其他抵押的價值總額，於2018年9月30日為\$ 2,741,496 千元港元及於2018年3月31日為\$ 3,730,296 千元港元。		
ii) 按區域分析		
香港	243,224 *	398,664 *
印度	4,779,391 **	4,795,263 **
其他	104,355	225,742
合計	<u>5,126,970</u>	<u>5,419,669</u>

* 給予香港客戶貸款中減值貸款數額，於2018年9月30日為\$ 0
 及於2018年3月31日為\$ 37,218 (千元港元)。

** 給予印度客戶貸款中減值貸款數額，於2018年9月30日為\$ 143,213 (千元港元)
 及於2018年3月31日為\$ 494,715 (千元港元)。

區域分析根據借款人貸款的所在地方。如果有關債權由位於不同於交易對手的國家的另方擔保，風險轉移才會發生。



III. 附加資料 - 續

6. 逾期及經重組資產的客戶貸款

	2017年9月30日 (千元港元)				2018年3月31日 (千元港元)			
	數額	佔總 客戶貸款 百分比	具備 抵押品	特定 準備金	數額	佔總 客戶貸款 百分比	具備 抵押品	特定 準備金
3個月以上至6個月以下	-				-			
6個月以上至1年以下	-	0.00%			143,613	2.65%	442,201	381,708
1年以上	143,213	2.79%	143,213	71,606	388,320	7.17%		

於2018年9月30日及2018年3月31日，本分行有多於三個月的逾期其他資產，金額分別為\$ 75,375 千元港元和\$ 117,934 千元港元。

於2018年9月30日及2018年3月31日，本分行有重組貸款，金額分別為\$ 0 千元港元和\$ 8,612 千元港元。

於2018年9月30日及2018年3月31日，本分行並沒有收回資產。

7. 逾期及經重組資產的銀行及其他金融機構貸款

於2018年9月30日及2018年3月31日，本分行並沒有多於三個月的逾期銀行貸款。

於2018年9月30日及2018年3月31日，本分行並沒有多於三個月的逾期其他資產。

於2018年9月30日及2018年3月31日，本分行並沒有重組貸款。

於2018年9月30日及2018年3月31日，本分行並沒有收回資產。



III. 附加資料 - 續

8 中國大陸非銀行業風險活動

交易對手類別	2018年9月30日 (千元港元)			2018年3月31日 (千元港元)		
	資產負債表內的風險	資產負債表外的風險	合計	資產負債表內的風險	資產負債表外的風險	合計
1 中央政府, 中央政府擁有的實體及其子公司和合資企業	-	-	-	-	-	-
2 地方政府, 地方政府擁有的實體及其子公司和合資企業	-	-	-	-	-	-
3 在中國大陸居住的中華人民共和國國民或在中國大陸註冊成立的其他實體及其子公司和合資企業	-	-	-	-	-	-
4 在上述第一項未有例出的其他中央政府實體機構	-	-	-	-	-	-
5 在上述第二項未有例出的其他中央政府實體機構	-	-	-	-	-	-
6 在中國以外地區居住的中華人民共和國公民或在中國大陸以外地區成立的實體機構, 而其貸款允許在中國大陸使用	-	-	-	17,039	334	17,373
7 其他交易對手而獲本分行認為是中國大陸非銀行業風險	-	-	-	-	-	-
合計	0	0	0	17,039	334	17,373
撥備後總資產	8,182,925			16,240,403		
資產負債表內風險承擔為總資產的比例	0.00%			0.10%		



III. 附加資料 - 續

9. 外幣匯率風險

當某一種外幣的淨持有絕對額佔本分行持有外幣總額的10%或以上，便予以披露。

	2018年9月30日				
	(百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	8,099	3	4	22	8,128
現貨負債	(6,540)	(88)	-	(25)	(6,653)
遠期買入	30	85	4	23	142
遠期沽出	(1,587)	-	(8)	(20)	(1,615)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	2	-	-	-	2

	2018年3月31日				
	(百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	16,527	1	10	56	16,594
現貨負債	(14,588)	(103)	-	(18)	(14,709)
遠期買入	241	119	8	28	396
遠期沽出	(2,183)	(17)	(18)	(66)	(2,284)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(3)	-	-	-	(3)

於2018年9月30日及2018年3月31日，並沒有一種外幣的結構性倉盤淨額佔本分行所持有外幣結構性倉盤淨額總額的10%或以上。



10. 流動資產

	截至2018年9月30日 6個月期間	截至2017年9月30日 6個月期間
平均流動性維持比率	<u>93.97%</u>	<u>63.61%</u>

依據銀行業流動性規則，平均流動性維持比率是該財政年度6個月之

	截至2018年9月30日 3個月期間	截至2018年6月30日 3個月期間
平均流動性維持比率	<u>82.84%</u>	<u>105.10%</u>

平均流动资金維持率計算為根據銀行流动资金規則計算的本季度三個月的每月平均流

流動資金風險管理

銀行已遵從香港金融管理局發出的監管政策手冊（LM2 - 穩健的流動資金風險管理系統及管控措施），在主要的範疇內制定內部管控制度及程序。香港分行资产负债委员会分行的高級管理層，負責執行流動資金風險管理策略。委員會定期發出有關融資及應急計劃的指引。銀行運用每日製作的現金流量預測／流動資金計劃表管理流動資金。風險的跟進是根據到期日和現金流量的不相稱程度。在某一到期日的順差或逆差("時間段")將被用作量度流動資金風險的標準。不相稱程度的誤差範圍由銀行訂立並定期監測。每日監測批發存款及借款的情況。每季因應不同的最壞情況（即是：對本行適用的情況，一般市場情況及結合兩者的情況）為流動資金進行壓力測試。銀行亦會根據借款、批發存款、承諾及衍生工具狀況定期計算各項比率，而這些比率將用作監測流動資金管理。無需通知的信貸額度。整體而言，銀行已就流動資金管理制定完善的流動資金政策及程序並嚴格執行。



III. 附加資料 - 續

11. 分行酬金政策

分行的高級管理層和主要職員均來自印度的銀行主管，其薪酬條款與印度政府金融服務局金融部成立的獨立委員會工作組決定的標準一致。獨立委員會獲指令制定給予駐外（包括香港）印度公營銀行主管的薪酬條款的標準。該委員會定期開會並因應生活成本、市場情況等因素檢討/修訂薪酬條款水平。

高級管理層和主要職員的薪酬資料

高級管理層和主要職員的薪酬資料如下

(i) 截止2018年9月30日止6 個月的薪酬資料

	<u>HK\$</u>	<u>人數</u>
固定薪酬	506,010	4
浮動薪酬	-	-
合計	<u>506,010</u>	<u>4</u>

(ii) 截止2018年9月30日止6 個月，並沒有高級管理層和主要職員獲發延付薪酬。

及

(iii) 截止2018年9月30日止6 個月，並沒有高級管理層和主要職員獲新受聘或遣散。



UCO BANK, 香港分行
中期財務資料披露聲明書
乙部 銀行整體綜合資料

1. 資本及資本充足比率

	<u>2018年3月31日</u> (千元港元)	<u>2017年3月31日</u> (千元港元)
a) 資本		
股東資本	<u>11,830,441</u> *	<u>13,846,623</u> **
b) 資本充足比率 ***		
<資本協定三>	<u>10.94%</u>	<u>10.93%</u>

*** 資本充足比率乃根據印度儲備銀行的要求計算。

2. 其他財務資料

	<u>2018年3月31日</u> (千元港元)	<u>2017年3月31日</u> (千元港元)
資產總額	260,151,929 *	276,061,706 **
負債總額	248,321,488 *	262,215,084 **
貸款總額	129,403,199 *	142,869,272 **
客戶存款總額	<u>211,514,989</u> *	<u>222,224,391</u> **
	截至2018年 3月31日12個月 (千元港元)	截至2017年 3月31日12個月 (千元港元)
稅前利潤 (亏损)	<u>(5,330,466)</u> *	<u>(2,124,797)</u> **

* 1港元 = 8.305 印度盧比 (2018年3月31日)

** 1港元 = 8.38 印度盧比 (2017年3月31日)

行政總裁聲明

我們已完成UCO BANK, 香港分行截至2018年9月30日止半年之財務資料披露報表。本分行披露的資料已完全遵從香港金融管理局跟據《銀行業條例》(第155章)第60A條以發出的《銀行業(披露)規則》中的全部標準。本人確信本報表並無失實和誤導資料。


ALOK KUMAR
 行政總裁
 UCO Bank, 香港分行

