

UCO BANK
HONG KONG

Disclosure Statement
as on 30/09/2021

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

I. Profit and Loss Account
For six months ended 30th September 2021

	30.9.2021 (HK \$'000)	30.9.2020 (HK \$'000)	
INCOME			
Interest income	25,967	45,668	
Interest expenses	4,817	(25,775)	
Net interest income	30,784	19,893	
Other Operating Income			
Gross fees and commission income(Expenses-NIL)	3,673	1,876	
Gains less losses from dealing in foreign currencies	(367)	989	
Gains less losses from trading in securities	619	76,274	
Others	1,663	5,588	82,346
Total Operating Income	36,372	3,207	102,239
EXPENSES			
Operating Expenses			
Staff expenses	(3,365)	(3,209)	
Rent, taxes and lighting	(872)	(890)	
Other expenses	(4,239)	(3,876)	
Net charge for other provisions	-	-	(7,975)
Operating Profit before Impairment Losses	27,896	94,264	
Impairment losses and provisions for impaired loans and receivables			
- Collective Provision	8,445	(16,500)	
- Specific Provision	(175)	8,270	(41,111)
Profit before Taxation	36,166	(24,611)	53,153
Taxation Expense	-	(22,018)	
Profit after Taxation	36,166	31,135	



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II. Balance Sheet

As at 30th September 2021

	<u>30.9.2021</u>	<u>31.3.2021</u>
	(HK\$'000)	(HK\$'000)
ASSETS		
1 Cash and balances with banks	533,655	136,242
2 Placement with banks maturing between one and twelve months	760,307	488,688
3 Amount due from overseas offices	2,394	1,473
4 Trade Bills	65,411	485,584
5 Loans and Receivables		
Advances to customers	3,984,629	4,435,276
Advances to banks	-	-
Accrued interest and other accounts	108,257	107,436
Provision for impaired loans and receivables collective	(61,432)	(70,277)
Provision for impaired loans and receivables - specific	(53,865)	(68,140)
6 Investment Securities	1,320,483	1,048,829
7 Property, plant and equipment	13,386	13,542
Total Assets	<u><u>6,673,225</u></u>	<u><u>6,578,653</u></u>
LIABILITIES		
8 Deposits and balances of banks	817,677	777,436
9 Deposits from customers		
Demand deposits and current accounts	232,455	234,929
Savings deposits	74,205	72,418
Time, call and notice deposits	705,883	848,318
10 Amount due to overseas offices	4,787,944	4,511,647
11 Other liabilities	54,661	59,015
12 Other Provisions	400	74,890
Total Liabilities	<u><u>6,673,225</u></u>	<u><u>6,578,653</u></u>



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INTERIM DISCLOSURE STATEMENT DISCLOSURE STATEMENT
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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 2021 and 31st March 2021.

There were impaired loans and advances to other customers to the extent of HK\$ 90.364 Million as 30th September 2021 and HK\$ 108.045 Million as at 31st March 2021.

	<u>30.9.2021</u> HK\$ '000	<u>31.3.2021</u> HK\$ '000
2. Derivatives		
a) Notional Amount		
i) Exchange rate contracts	2,724,609	2,129,728
ii) Interest rate contracts	-	-
TOTAL	<u>2,724,609</u>	<u>2,129,728</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	68	3,014
ii) Interest rate contracts	-	-
TOTAL	<u>68</u>	<u>3,014</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>30.9.2021</u> HK\$ '000	<u>31.3.2021</u> HK\$ '000
Notional Amount		
i) Direct credit substitutes	19,388	19,357
ii) Trade related contingent items	101,758	121,339
iii) Other commitments	-	-
TOTAL	<u>121,146</u>	<u>140,696</u>



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III. Additional Information - continued

4 INTERNATIONAL CLAIMS

		30th September 2021					
		Banks	Official Sector	Non-Bank Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
		HK \$ Million					
1	Developed Countries	1,312	-	-	3	-	1,315
	Of which United States	1,304	-	-	3	-	1,307
2	Offshore Centres	70	-	-	135	-	205
	of which Singapore	-	-	-	9	-	9
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America & Caribbean	-	-	-	2	-	2
5	Developing Africa & Middle East	-	-	-	9	-	9
	of which UAE	-	-	-	9	-	9
6	Developing Asia-Pacific	1,275	-	-	3,858	-	5,133
	of which India	1,275	-	-	3,858	-	5,133
	of which Vietnam	-	-	-	-	-	-
7	International Organisations	-	-	-	-	-	-
8	Unallocated by Country	-	-	-	-	-	-
		2,657	-	-	4,007	-	6,664

		31st March 2021					
		Banks	Official Sector	Non-Bank Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
		HK \$ Million					
1	Developed Countries	1,048	-	-	3	-	1,051
	of which United states	1,040	-	-	1	-	1,041
2	Offshore Centres	65	-	-	266	-	331
	of which Singapore	18	-	-	125	-	143
3	Developing Europe	-	-	-	-	-	-
4	Developing Latin America & Caribbean	-	-	-	1	-	1
5	Developing Africa & Middle East	101	-	-	11	-	112
	of which UAE	101	-	-	11	-	112
6	Developing Asia-Pacific	882	-	-	4,218	-	5,100
	of which India	858	-	-	4,217	-	5,075
	of which Vietnam	24	-	-	-	-	24
7	International Organisations	-	-	-	-	-	-
8	Unallocated by Country	-	-	-	-	-	-
		2,096	-	-	4,499	-	6,595

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>30.9.2021</u>	<u>31.3.2021</u>
i) <u>By Sectors</u>	HK\$ ('000)	HK\$ ('000)
<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	8,547	10,010
c) Others	37,264	77,345
Trade Financing	80,003	51,580
<u>Loans for use outside Hong Kong</u>	3,858,815	4,296,341
TOTAL **	<u>3,984,629</u>	<u>4,435,276</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\$ 107,218 ('000s) at 30th September 2021 and HK\$ 92,444 ('000s) as at 31st March 2021.

ii) By Geographical Areas

Hong Kong	125,814 *	138,935 *
India	3,858,815 **	4,179,735 **
Others	-	116,606
TOTAL	<u>3,984,629</u>	<u>4,435,276</u>

* Out of the loans to Hong Kong there were impaired loans to the extent of HK\$ 29,163 ('000s) as at 30th September 2021 and HK\$ 46,952 ('000s) as at 31st March 2021.

** Out of the loans to India there were impaired loans to the extent of HK\$ 61,200 as at 30th September 2021 and HK\$ 61,093 as at 31st March 2021. 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 counterparty.



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III. Additional Information - continued

6. Overdue and Rescheduled Assets of Customers

	30.9.2021 (HK\$'000)				31.3.2021 (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%	-		10,345	0.23%	-	7,759
More than 6 months but not more than one year	13,175	0.33%		13,175	7,679	0.17%	-	5,759
More than one year	6,424	0.16%		6,424	18,849	0.42%	-	18,849

There were other assets overdue for more than 3 months to the extent of HK\$ 16,635 ('000s) as at 30th September 2021 and HK\$ 95,359 ('000s) as at 31st March 2021.

There were rescheduled advances of HK\$ 70,765 as on 30th September 2021 and there were rescheduled advances of HK\$ 71,173 ('000s) as on 31st March 2021.

There were no repossessed assets as at 30th September 2021 and 31st March 2021.

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 2021 and 31st March 2021.

There were no other assets overdue for more than 3 months as at 30th September 2021 and 31st March 2021.

There were no rescheduled advances as at 30th September 2021 and 31st March 2021.

There were no repossessed assets as at 30th September 2021 and 31st March 2021.



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III. Additional Information - continued

8 Non-bank Mainland Activities

<u>Type of counterparties</u>	<u>30.9.2021</u> (HK\$'000)			<u>31.3.2021</u> (HK\$'000)		
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
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	-	-	-	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-	-	-
Total	0	0	0	0	0	0
Total assets after provision	6,673,225			6,578,653		
On-balance sheet exposures as percentage of total assets	0.00%			0.00%		



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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.

	30.9.2021				
	(HK\$ Million)				
	US\$	GBP	JPY	Euro	Total
Spot assets	6,458	2	3	7	6,470
Spot liabilities	(5,472)	(24)	-	(15)	(5,511)
Forward purchases	187	32	0	12	231
Forward sales	(1,179)	(10)	(3)	(4)	(1,196)
Net options	-	-	-	-	-
Net long (short) position	(6)	0	0	0	(6)

	31.3.2021				
	(HK\$ Million)				
	US\$	GBP	JPY	Euro	Total
Spot assets	6,461	2	7	14	6,484
Spot liabilities	(5,420)	-	-	(15)	(5,435)
Forward purchases	11	23	-	8	42
Forward sales	(1,056)	(25)	(7)	(7)	(1,095)
Net options	-	-	-	-	-
Net long (short) position	(4)	-	-	-	(4)

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies as at 30th September 2021 and 31st March 2021.



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III. Additional Information - continued

10. Liquidity

	Six Months ended 30.9.2021	Six Months ended 30.9.2020
Average Liquidity Maintenance Ratio	<u>268.82%</u>	<u>169.03%</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 30.9.2021	Three Months ended 30.6.2021	Three Months ended 30.9.2020	Three Months ended 30.6.2020
Average Liquidity Maintenance Ratio	<u>369.94%</u>	<u>167.70%</u>	<u>159.09%</u>	<u>178.96%</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 Framework

The Liquidity risk management of UCO Bank (UCO), Hong Kong Branch is part of the UCO 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 UCO HK Branch's asset and liability management framework. The liquidity risk management framework comprises of the following:

- Roles and responsibilities, organizational structure for oversight and communications of the UCO'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 UCO 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.



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III. Additional Information - continued

Liquidity Monitoring

UCO 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.

UCO HK Branch 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 UCO 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 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 and borrowing in the money market.

Contingency Planning

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



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III. Additional Information - continued

LIQUIDITY GAP

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting

As at 30th September 2021	Next Day	2 to 7 days	8days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year and Balancing Amount	Total
HK\$ in Thousands								
ASSETS								
Cash and balances with Central banks	32,953							32,953
Due from other banks	34,852	-	468,244	479,961	155,748	124,598		1,263,403
Acceptances and Bills	-	-	7,724	39,978	1,074	-	16,635	65,411
Loans and Receivables	36,998	3,186	16,200	42,140	923	1,069,229	2,815,954	3,984,630
Investment Securities	1,320,463						20	1,320,483
Other Assets	121,642							121,642
Total of on-balancesheet items	1,546,908	3,186	492,168	562,079	157,745	1,193,827	2,832,609	6,788,522
Off-Balance Sheet items	-	9,037	80,406	384,712	299,974	588,209		1,362,338
LIABILITIES								
Deposits from customers	306,660	68,224	198,158	186,113	146,967	106,421		1,012,543
Due to banks	2,263	93,449	521,756	77,874	-	1,541,905	2,458,492	4,695,739
Other liabilities	54,662							54,662
Total of on-balancesheet items	363,585	161,673	719,914	263,987	146,967	1,648,326	2,458,492	5,762,944
Off-Balance Sheet items	15,470	10,977	96,925	415,587	353,512	590,945	-	1,483,416
Contractual Maturity Mismatch	1,167,853	(160,427)	(244,265)	267,217	(42,760)	(457,235)	374,117	
Contractual Cumulative Maturity Mismatch		1,007,426	763,161	1,030,378	987,618	530,383	904,500	

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded



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III. Additional Information - continued

LIQUIDITY GAP

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting

As at 31st March 2021	Next Day	2 to 7 days	8 days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year and Balancing Amount	Total
HK\$ in Thousands								
ASSETS								
Cash and balances with Central banks	31,120							31,120
Due from other banks	95,595		11,000	388,688	100,000			595,283
Acceptances and Bills	1,581	9,626	188,324	226,054	893	38,615	20,491	485,584
Loans and Receivables	28,986	1,190	132,027	60,711	788,945	11,528	3,411,889	4,435,276
Investment Securities	973,940						74,889	1,048,829
Other Assets	120,978							120,978
Total of on-balancesheet items	1,252,200	10,816	331,351	675,453	889,838	50,143	3,507,269	6,717,070
Off-Balance Sheet items	777	220,171	1,166	339,699	501,544			1,063,357
LIABILITIES								
Deposits from customers	322,719	33,829	236,897	288,313	106,509	167,398	-	1,155,665
Due to banks	2,053	38,869	388,688	388,688	738,506	-	2,858,564	4,415,368
Other liabilities	59,015							59,015
Total of on-balancesheet items	383,787	72,698	625,585	677,001	845,015	167,398	2,858,564	5,630,048
Off-Balance Sheet items	3,326	220,663	16,537	451,787	503,060	-	11,694	1,207,067
Contractual Maturity Mismatch	865,864	(62,374)	(309,605)	(113,636)	43,307	(117,255)	637,011	943,312
Contractual Cumulative Maturity Mismatch		803,490	493,885	380,249	423,556	306,301	943,312	

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded



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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 six months ended 30th September 2021.

	<u>HK\$</u>	<u>Beneficiaries</u>
Fixed remuneration	327,102	2
Variable remuneration	0	0
Total	<u>327,102</u>	<u>2</u>

ii) No senior management or key personnel has been awarded with deferred remuneration during six months ended 30th September 2021.

and

iii) No senior management or key personnel has been awarded with new sign-on or severance payment during six months ended 30th September 2021.



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

1. Capital and Capital Adequacy

	<u>31.3.2021</u> HK\$('000s)*	<u>31.3.2020</u> HK\$('000s)**
i) Capital		
Shareholders' Funds	<u>24,036,591</u>	<u>19,681,992</u>
ii) Capital Adequacy Ratio***		
Base I III	<u>13.74%</u>	<u>11.70%</u>

***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	269,363,221	241,709,171
Total Liabilities	245,326,630	222,027,180
Total Advances	125,895,596	117,788,364
Total Customer Deposits	216,783,267	<u>195,914,030</u>

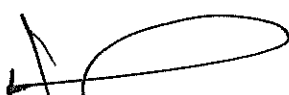
	<u>Year ended 31.3.2021</u> HK\$('000s)*	<u>Year ended 31.3.2020</u> HK\$('000s)**
Pre-tax Profit(loss)	<u>177,601</u>	<u>(2,496,751)</u>

* Indian Rupee converted to HK\$ @ 9.405 (31st March 2021)

** Indian Rupee converted to HK\$ @ 9.76 (31st March 2020)

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 2021. 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2021年9月30日止6個月

	<u>2021年9月30日</u> (千元港元)	<u>2020年9月30日</u> (千元港元)
收入		
利息收入	25,967	45,668
利息支出	4,817	(25,775)
淨利息收入	<u>30,784</u>	<u>19,893</u>
其他營運收入		
毛收費及佣金收入（支出-無）	3,673	1,876
外匯買賣收益減虧損	(367)	989
買賣證券收益減虧損	619	76,274
其他收入	1,663	3,207
營運收入總額	<u>36,372</u>	<u>102,239</u>
支出		
營運支出		
職員開支	(3,365)	(3,209)
租金、稅項及公用開支	(872)	(890)
其他開支	(4,239)	(3,876)
其他準備金支出淨額	-	-
減值損失前營運利潤	<u>27,896</u>	<u>94,264</u>
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	8,445	(16,500)
— 特定準備金	(175)	(24,611)
除稅前溢利（虧損）	<u>36,166</u>	<u>53,153</u>
稅項開支	<u>-</u>	<u>(22,018)</u>
稅後利潤（虧損）	<u><u>36,166</u></u>	<u><u>31,135</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2021年9月30日結算

	<u>2021年9月30日</u>		<u>2021年3月31日</u>
	(千元港元)		(千元港元)
資產			
1. 現金及銀行結餘	533,655		136,242
2. 在銀行於1至12個月內到期的存款	760,307		488,688
3. 存放於海外辦事處的金額	2,394		1,473
4. 貿易匯票	65,411		485,584
5. 貸款及應收款項			
客戶貸款	3,984,629	4,435,276	
給予銀行貸款	-	-	
應計利息及其他帳目	108,257	107,436	
給予減值貸款及應收款項/ 投資而提撥的準備金—集體	(61,432)	(70,277)	
給予減值貸款及應收 款項而提撥的準備金—特定	<u>(53,865)</u>	<u>(68,140)</u>	4,404,295
6. 投資證券減折舊	1,320,483		1,048,829
7. 物業、工業裝置及設備	13,386		13,542
資產總額	<u>6,673,225</u>		<u>6,578,653</u>
負債			
8. 銀行同業的存款和結餘	817,677		777,436
9. 客戶存款			
活期存款及往來帳戶	232,455	234,929	
儲蓄存款	74,205	72,418	
定期存款及通知存款	<u>705,883</u>	<u>848,318</u>	1,155,665
10. 結欠海外辦事處的金額	4,787,944		4,511,647
11. 其他負債	54,661		59,015
12. 其他準備金	400		74,890
負債總額	<u>6,673,225</u>		<u>6,578,653</u>



III. 附加資料

1. 減值貸款

於2021年9月30日及2021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2021年9月30日及2021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90.364百萬元及港幣108.045百萬元。

2. 衍生工具

	<u>2021年9月30日</u>	<u>2021年3月31日</u>
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	2,724,609	2,129,728
ii) 利率合約	-	-
合計	<u>2,724,609</u>	<u>2,129,728</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	68	3,014
ii) 利率合約	-	-
合計	<u>68</u>	<u>3,014</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>2021年9月30日</u>	<u>2021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	19,388	19,357
ii) 與交易有關的或然項目	101,758	121,339
iii) 其他承擔	-	-
合計	<u>121,146</u>	<u>140,696</u>



III. 附加資料 - 續

4. 國際索賠

	2021年9月30日				
	銀行	官方部門	非銀行私營部門 非金融私 非銀行金融 營部門 (百萬元港元)	其他	合計
1 發達國家	1,312	-	-	3	1,315
其中美利堅合眾國	1,304	-	-	3	1,307
2 離岸中心	70	-	-	135	205
其中新加坡	-	-	-	9	9
3 歐洲開發	-	-	-	-	-
4 開發拉丁美洲和加勒比地	-	-	-	2	2
5 發展中的非洲和中東	-	-	-	9	9
其中阿聯酋	-	-	-	9	9
6 亞太發展	1,275	-	-	3,858	5,133
其中印度佔	1,275	-	-	3,858	5,133
其中越南	-	-	-	-	-
7 國際組織	-	-	-	-	-
8 按國家未分配	-	-	-	-	-
	2,657	-	-	4,007	6,664

	2021年3月31日				
	銀行	官方部門	非銀行私營部門 非金融私 非銀行金融 營部門 (百萬元港元)	其他	合計
1 發達國家	1,048	-	-	3	1,051
其中美利堅合眾國	1,040	-	-	1	1,041
2 離岸中心	65	-	-	266	331
其中新加坡	18	-	-	125	143
3 歐洲開發	-	-	-	-	-
4 開發拉丁美洲和加勒比地	-	-	-	1	1
5 發展中的非洲和中東	101	-	-	11	112
其中阿聯酋	101	-	-	11	112
6 亞太發展	882	-	-	4,218	5,100
其中印度佔	858	-	-	4,217	5,075
其中越南	24	-	-	-	24
7 國際組織	-	-	-	-	-
8 按國家未分配	-	-	-	-	-
	2,096	-	-	4,499	6,595

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

	2021年9月30日 (千元港元)	2021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	8,547	10,010
c) 其他	37,264	77,345
貿易融資	80,003	51,580
在香港以外使用的貸款	3,858,815	4,296,341
合計**	<u>3,984,629</u>	<u>4,435,276</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2021年9月30日為 \$ 107,218 千元港元及於2021年3月31日為 \$ 92,444 千元港元。

ii) 按區域分析		
香港	125,814 *	138,935 *
印度	3,858,815 **	4,179,735
其他	-	116,606
合計	<u>3,984,629</u>	<u>4,435,276</u>

* 給予香港客戶貸款中減值貸款數額，於2021年9月30日為\$29,163 (千元港元) 及於2021年3月31日為\$ 46,952 (千元港元)。

** 給予印度客戶貸款中減值貸款數額，於2021年9月30日為\$ 61,200 (千元港元) 及於2021年3月31日為\$ 61,093 (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

	2021年9月30日 (千元港元)				2021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	-	-	-	-	10,345	0.23%	-	7,759
6個月以上至1年以下	13,175	0.33%	-	13,175	7,679	0.17%	-	5,759
1年以上	6,424	0.16%	-	6,424	18,849	0.42%	-	18,849

於2021年9月30日及2021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\$ 16,635 千元港元和\$ 95,359 千元港元。

於2021年9月30日，本分行有重組貸款為\$ 70,765 千元港元。
 於2021年3月31日，本分行有重組貸款為\$ 71,173 千元港元。

於2021年9月30日及2021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2021年9月30日及2021年3月31日，本分行並沒有多於三個月的逾期銀行貸款。
 於2021年9月30日及2021年3月31日，本分行並沒有多於三個月的逾期其他資產。
 於2021年9月30日及2021年3月31日，本分行並沒有重組貸款。
 於2021年9月30日及2021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	2021年9月30日 (千元港元)			2021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	-	-	-	-	-	-
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	0	0	0
撥備後總資產	6,673,225			6,578,653		
資產負債表內風險承擔為總資產的比例	0.00%			0.00%		



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。

	2021年9月30日 (百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	6,458	2	3	7	6,470
現貨負債	(5,472)	(24)	-	(15)	(5,511)
遠期買入	187	32	-	12	231
遠期沽出	(1,179)	(10)	(3)	(4)	(1,196)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(6)	-	-	-	(6)

	2021年3月31日 (百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	6,461	2	7	14	6,484
現貨負債	(5,420)	-	-	(15)	(5,435)
遠期買入	11	23	-	8	42
遠期沽出	(1,056)	(25)	(7)	(7)	(1,095)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(4)	-	-	-	(4)

於2021年9月30日及2021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。



III. 附加資料 - 續

10. 流動資產

	截至2021年9月30日 6個月期間	截至2020年9月30日 6個月期間
平均流動性維持比率	<u>268.82%</u>	<u>169.03%</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2021年9月30日 3個月期間	截至2021年6月30日 3個月期間	截至2020年9月30日 3個月期間	截至2020年6月30日 3個月期間
平均流動性維持比率	<u>369.94%</u>	<u>167.70%</u>	<u>159.09%</u>	<u>178.96%</u>

平均流動資金維持率計算為根據銀行流動資金規則計算的本季度三個月的每月平均流動資金比率的簡單平均值。

流動性風險管理框架

UCO BANK (UCO) 香港分行的流動性風險管理是UCO集團風險管理流程的一部分。

流動性風險管理的目標是確保有足夠的資金來履行合同和監管財務義務並進行新的交易。

流動資金風險管理是UCO香港分行資產負債管理框架的一個組成部分。流動性風險管理框架包括以下內容：

- 履行和責任，UCO流動性風險管理的監督和溝通的組織結構；
- 運營流動性風險管理；
- 定期報告流動性頭寸
- 管理資金來源和市場准入；和

流動性應急計劃，建立指標，提醒高級管理層注意潛在的流動性和資金問題。

香港資產負債委員會 ("ALCO") 由當地管理和財務部門的主要成員組成，定期召開會議，審查每日流動性報告，審議重要的流動性風險管理事宜。

UCO分支機構的流動性管理框架得到關鍵流動性措施的支持，這些都是定期監測的。這些措施進一步作為預警指標 ("EWI")，提醒高級管理層注意潛在的流動性和資金困境情況，並觸發管理行動以應對該事件。EWI的設計考慮了分支機構的資金狀況以及市場狀況，並進行了校準，以區分流動性不足各種嚴重程度。EWI定期監控並在ALCO進行討論。也可以在例外情況下警告這些觸發器。



III. 附加資料 - 續

流動性監測

UCO香港分行根據特定業務情景下的現金流量錯配分析，以個別貨幣為基礎，以現金流量管理營運流動資金。短期流動性壓力測試是基於特定機構的危機情景，一般市場危機情景和綜合情景進行的。壓力測試的結果用於調整流動性風險管理策略，政策和頭寸，並製定有效的應急資金計劃。流動性監控每天在框架內進行，以便在合同基礎上預測現金流量。在壓力市場情景下進行流動性風險的模擬，並在風險管理過程中考慮結果。

UCO香港分行遵循金管局在監管政策手冊LM-2“流動性風險管理的聲音系統和控制”中提出的適用指引。

流動性報告

內部系統和程序已經到位，以滿足各種報告要求。系統包括來自不同來源的數據以及相關的映射規則，以生成內部和本地監管報告。使用合約現金流生成每日現金流量不匹配報告並在適當的時間基礎上放置它們。流動性的計量和報告將基於每種貨幣的累積現金流量不匹配基礎。流動資產維持率的每日報告監管報告是根據相關報告要求編制的。

資助戰略

UCO香港分行的流動資金和融資頭寸由香港集中管理。該處維持著各種各樣的資金來源。除了從銀行間市場融資獲得資金外，非銀行客戶存款也構成了分行整體資金的一部分。為了延長資金的持續時間，該處獲得了公平的集團內部資金和貨幣市場的借款。

應急計劃

應急資金計劃（“CFP”）是流動性管理框架的重要組成部分，是UCO香港分行的運營或日常管理政策的延伸。由於市場驅動和/或公司驅動的事件，可能會出現流動性危機。ALCO討論了緊急籌款計劃。



流动性差距

以下到期情况基于报告期末按合同到期日还款的剩余期限

截至2021年9月30日	明天	2至7天	8天到1个月	1至3个月	3至6个月	6至12个月	超过1年	总
(HK \$'000)								
资产								
与中央银行的现金和余额	32,953							32,953
来自其他银行	34,852	-	468,244	479,961	155,748	124,598		1,263,403
接受和票据	-	-	7,724	39,978	1,074	-	16,635	65,411
贷款和应收款	36,998	3,186	16,200	42,140	923	1,069,229	2,815,954	3,984,630
投资证券	1,320,463						20	1,320,483
其他资产	121,642							121,642
资产负债表项目总计	1,546,908	3,186	492,168	562,079	157,745	1,193,827	2,832,609	6,788,522
资产负债表外项目	-	9,037	80,406	384,712	299,974	588,209	-	1,362,338
负债								
来自客户的存款	306,660	68,224	198,158	186,113	146,967	106,421		1,012,543
由于银行	2,263	93,449	521,756	77,874	-	1,541,905	2,458,492	4,695,739
其他负债	54,662							54,662
资产负债表项目总计	363,585	161,673	719,914	263,987	146,967	1,648,326	2,458,492	5,762,944
资产负债表外项目	15,470	10,977	96,925	415,587	353,512	590,945	-	1,483,416
期限不匹配	1,167,853	(160,427)	(244,265)	267,217	(42,760)	(457,235)	374,117	
累积期限错配		1,007,426	763,161	1,030,378	987,618	530,383	904,500	

积极的迹象 盈余的位置。

负面迹象表明必须资助的资金流动性短缺



流动性差距 (Cont'd)

截至2021年3月31日	明天	2至7天	8天到1个月	1至3个月	3至6个月	6至12个月	超过1年	总
(HK \$'000)								
资产								
与中央银行的现金和余额	31,120							31,120
来自其他银行	95,595		11,000	388,688	100,000			595,283
接受和票据	1,581	9,626	188,324	226,054	893	38,615	20,491	485,584
贷款和应收款	28,986	1,190	132,027	60,711	788,945	11,528	3,411,889	4,435,276
投资证券	973,940						74,889	1,048,829
其他资产	120,978							120,978
资产负债表项目总计	1,252,200	10,816	331,351	675,453	889,838	50,143	3,507,269	6,717,070
资产负债表外项目	777	220,171	1,166	339,699	501,544			1,063,357
负债								
来自客户的存款	322,719	33,829	236,897	288,313	106,509	167,398	-	1,155,665
由于银行	2,053	38,869	388,688	388,688	738,506	-	2,858,564	4,415,368
其他 负债	59,015							59,015
资产负债表项目总计	383,787	72,698	625,585	677,001	845,015	167,398	2,858,564	5,630,048
资产负债表外项目	3,326	220,663	16,537	451,787	503,060	-	11,694	1,207,067
期限不匹配	865,864	(62,374)	(309,605)	(113,636)	43,307	(117,255)	637,011	943,312
累积期限错配		803,490	493,885	380,249	423,556	306,301	943,312	

积极的迹象 盈余的位置 .

负面迹象表明必须资助的资金流动性短缺



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2021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	327,102	2
浮動薪酬	-	-
合計	<u>327,102</u>	<u>2</u>

- (ii) 截止2021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2021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>2021年3月31日</u> (千元港元)	<u>2020年3月31日</u> (千元港元)
a) 資本		
股東資本	<u>24,036,591</u> *	<u>19,681,992</u> **
b) 資本充足比率 ***		
<資本協定三>	<u>13.74%</u>	<u>11.70%</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>2021年3月31日</u> (千元港元)	<u>2020年3月31日</u> (千元港元)
資產總額	269,363,221 *	241,709,171 **
負債總額	245,326,630 *	222,027,180 **
貸款總額	125,895,596 *	117,788,364 **
客戶存款總額	<u>216,783,267</u> *	<u>195,914,030</u> **
	截至2021年 <u>3月31日12個月</u> (千元港元)	截至2020年 <u>3月31日12個月</u> (千元港元)
稅前利潤（虧損）	<u>177,601</u> *	<u>(2,496,751)</u> **

* 1港元 = 9.405 印度盧比（2021年3月31日）

** 1港元 = 9.76 印度盧比（2020年3月31日）

行政總裁聲明

我們已完成UCO BANK，香港分行截至2021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

