

UCO BANK  
HONG KONG

**Disclosure Statement  
as on 30/09/2023**

**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 2023**

	<u>30.9.2023</u>	<u>30.9.2022</u>
	(HK \$'000)	(HK \$'000)
<b><u>INCOME</u></b>		
Interest income	321,642	80,351
Interest expenses	<u>(262,379)</u>	<u>(34,016)</u>
Net interest income	59,263	46,335
 <b><u>Other Operating Income</u></b>		
Gross fees and commission income(Expenses-NIL)	18,543	6,255
Gains less losses from dealing in foreign currencies	(8,686)	(2,021)
Gains less losses from trading in securities	1,912	2,435
Others	1,778	1,315
<b>Total Operating Income</b>	<u>72,810</u>	<u>54,319</u>
 <b><u>EXPENSES</u></b>		
<b><u>Operating Expenses</u></b>		
Staff expenses	(3,691)	(3,340)
Rent, taxes and lighting	(948)	(928)
Other expenses	(2,643)	(3,605)
Net charge for other provisions	-	-
	<u>(7,282)</u>	<u>(7,873)</u>
Operating Profit before Impairment Losses	65,528	46,446
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	(10,650)	(10,457)
- Specific Provision	862	1,054
<b>Profit before Taxation</b>	<u>55,740</u>	<u>37,043</u>
Taxation Expense	(11,000)	(7,500)
<b>Profit after Taxation</b>	<u><u>44,740</u></u>	<u><u>29,543</u></u>

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**II. Balance Sheet**

**As at 30th September 2023**

	<u>30.9.2023</u>		<u>31.3.2023</u>
	(HK\$'000)		(HK\$'000)
<b><u>ASSETS</u></b>			
1 Cash and balances with banks	561,492		403,403
2 Placement with banks maturing between one and twelve months			756,486
3 Amount due from overseas offices	938		917
4 Trade Bills	632,319		32,993
5 Loans and Receivables			
Advances to customers	2,964,012	2,839,925	
Advances to banks	6,418,181	6,201,381	
Accrued interest and other accounts	174,578	153,941	
Provision for impaired loans and receivables collective	(82,475)	(71,825)	
Provision for impaired loans and receivables - specific	(76)	(941)	
6 Investment Securities	1,107,440		1,071,064
7 Property, plant and equipment	13,271		13,004
<b>Total Assets</b>	<b><u>11,789,680</u></b>		<b><u>11,400,348</u></b>
<b><u>LIABILITIES</u></b>			
8 Deposits and balances of banks	838,718		1,923,213
9 Deposits from customers			
Demand deposits and current accounts	164,674	204,630	
Savings deposits	29,132	57,136	
Time, call and notice deposits	1,261,078	1,059,820	1,321,586
10 Amount due to overseas offices	9,349,142		8,025,557
11 Other liabilities	146,936		129,992
12 Other Provisions	-		-
<b>Total Liabilities</b>	<b><u>11,789,680</u></b>		<b><u>11,400,348</u></b>

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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 2023 and 31st March 2023.

There were impaired loans and advances to other customers to the extent of HK\$ 0.076 Million as 30th September 2023 and HK\$ 0.941 Million as at 31st March 2023.

	<u>30.9.2023</u>	<u>31.3.2023</u>
	HK\$ '000	HK\$ '000
<b><u>2. Derivatives</u></b>		
a) Notional Amount		
i) Exchange rate contracts	2,566,727	2,239,891
ii) Interest rate contracts	-	-
TOTAL	<u>2,566,727</u>	<u>2,239,891</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	(4,468)	(1,603)
ii) Interest rate contracts	-	-
TOTAL	<u>(4,468)</u>	<u>(1,603)</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>30.9.2023</u>	<u>31.3.2023</u>
	HK\$ '000	HK\$ '000
Notional Amount		
i) Direct credit substitutes	-	-
ii) Trade related contingent items	218,576	111,656
iii) Other commitments	386,627	417,357
TOTAL	<u>605,203</u>	<u>529,013</u>

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**III. Additional Information - continued**

**4 INTERNATIONAL CLAIMS**

		30th September 2023				
		Banks	Official Sector	Non-Bank Private Sector	Others	Total
				Non-Bank Financial Institutions	Non-Financial Private Sector	
		HK \$ Million				
1	Developed Countries	830	-		2	832
	Of which United States	827			2	829
2	Offshore Centres	444			65	509
	of which Hong Kong	443			61	504
3	Developing Europe					-
4	Developing Latin America & Carribean	-			2	2
5	Developing Africa & Middle East	391				391
	of which UAE	391				391
6	Developing Asia-Pacific	7,443	-		2,505	9,948
	of which India	7,052			2,114	9,166
	of which Vietnam	391				391
	of which Indonesia	-			391	391
7	International Organisations					-
8	Unallocated by Country	-	-	-	-	-
		9,108	-	-	2,574	11,682

		31st March 2023				
		Banks	Official Sector	Non-Bank Private Sector	Others	Total
				Non-Bank Financial Institutions	Non-Financial Private Sector	
		HK \$ Million				
1	Developed Countries	2,389	-		1	2,390
	of which United Kingdom	1,572				1,572
2	Offshore Centres	2,235			63	2,298
	of which Singapore	197				197
3	Developing Europe					-
4	Developing Latin America & Carribean	-				-
5	Developing Africa & Middle East	1,177				1,177
	of which UAE	392				392
6	Developing Asia-Pacific	3,712	-		1,727	5,439
	of which India	3,319			1,334	4,653
	of which Vietnam	393				393
7	International Organisations					-
8	Unallocated by Country	-	-	-	-	-
		9,513	-	-	1,791	11,304

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>30.9.2023</u>	<u>31.3.2023</u>
	HK\$ ('000)	HK\$ ('000)
<b>i) By Sectors</b>		
<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	6,249	14,355
c) Others	43,967	31,425
Trade Financing	12,878	17,482
<u>Loans for use outside Hong Kong</u>	2,900,918	2,776,663
<b>TOTAL **</b>	<b><u>2,964,012</u></b>	<b><u>2,839,925</u></b>

\* 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\$ 459,356 ('000s) at 30th September 2023 and HK\$ 1,112,958 ('000s) as at 31st March 2023.

**ii) By Geographical Areas**

Hong Kong	63,094 *	63,262 *
India	2,509,566 **	2,384,171 **
Indonesia	391,352	392,492
<b>TOTAL</b>	<b><u>2,964,012</u></b>	<b><u>2,839,925</u></b>

\* Out of the loans to Hong Kong there were impaired loans to the extent of HK\$ 76 ('000s) as at 30th September 2023 and HK\$ 941 ('000s) as at 31st March 2023.

\*\* Out of the loans to India there were impaired loans to the extent of HK\$ NIL as at 30th September 2023 and HK\$ NIL as at 31st March 2023.

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**

	30.9.2023 (HK\$'000)				31.03.2023 (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%	-	-	-	0.00%	-	-
More than one year	-	0.00%	-	-	-	0.00%	-	-

There were other assets overdue for more than 3 months to the extent of HK\$ NIL ('000s) as at 30th September 2023 and HK\$ NIL ('000s) as at 31st March 2023.

There were rescheduled advances of HK\$ 76 ('000s) as on 30th September 2023 and there were rescheduled advances of HK\$ 941 ('000s) as on 31st March 2023.

There were no repossessed assets as at 30th September 2023 and 31st March 2023.

**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 2023 and 31st March 2023.

There were no other assets overdue for more than 3 months as at 30th September 2023 and 31st March 2023.

There were no rescheduled advances as at 30th September 2023 and 31st March 2023.

There were no repossessed assets as at 30th September 2023 and 31st March 2023.

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**III. Additional Information - continued**

**8 Non-bank Mainland Activities**

<u>Type of counterparties</u>	<u>30.9.2023</u> (HK\$'000)			<u>31.3.2023</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	-	-	-	-	-	-
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total assets after provision	11,789,680			11,400,348		
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.

	<b>30.9.2023</b>				
	<b>(HK\$ Million)</b>				
	<b>US\$</b>	<b>GBP</b>	<b>JPY</b>	<b>Euro</b>	<b>Total</b>
Spot assets	11,465	2	2	2	11,471
Spot liabilities	(10,289)	(24)	(15)	(15)	(10,343)
Forward purchases	53	60	13	26	152
Forward sales	(1,233)	(38)	-	(13)	(1,284)
Net options	-	-	-	-	-
Net long (short) position	(4)	0	0	0	(4)

	<b>31.3.2023</b>				
	<b>(HK\$ Million)</b>				
	<b>US\$</b>	<b>GBP</b>	<b>JPY</b>	<b>Euro</b>	<b>Total</b>
Spot assets	10,810	2	1	37	10,850
Spot liabilities	(9,979)	(20)	(16)	(15)	(10,030)
Forward purchases	136	18	30	0	184
Forward sales	(970)	-	(15)	(22)	(1,007)
Net options	-	-	-	-	-
Net long (short) position	(3)	0	0	0	(3)

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies as at 30th September 2023 and 31st March 2023.

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**III. Additional Information - continued**

**10. Liquidity**

Average Liquidity Maintenance Ratio	Six Months <u>ended 30.9.2023</u> 94.77%	Six Months <u>ended 30.9.2022</u> 130.38%
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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.

Average Liquidity Maintenance Ratio	Three Months <u>ended 30.9.2023</u> 86.04%	Three Months <u>ended 30.6.2023</u> 103.51%	Three Months <u>ended 30.9.2022</u> 103.59%	Three Months <u>ended 30.6.2022</u> 157.17%
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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 frame 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 2023	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								
<b>ASSETS</b>								
Cash and balances with Central banks	29,653							29,653
Due from other banks	24,018	391,352	117,406	-	978,380	547,894	4,891,907	6,950,957
Acceptances and Bills	33,477	39,618	196,500	143,687	219,037	-	-	632,319
Loans and Receivables	111,438	62,502	236,885	44,691	2,114	391,353	2,115,029	2,964,012
Investment Securities	1,107,420						20	1,107,440
Other Assets	-						187,850	187,850
<b>Total of on-balancesheet items</b>	<b>1,306,006</b>	<b>493,472</b>	<b>550,791</b>	<b>188,378</b>	<b>1,199,531</b>	<b>939,247</b>	<b>7,194,806</b>	<b>11,872,231</b>
Off-Balance Sheet items	105,094	139,726	54,107	249,802	709,020	23,381		1,281,130
<b>LIABILITIES</b>								
Deposits from customers	223,152	166,119	270,452	298,057	281,335	215,770		1,454,885
Due to banks	371,117	313,082	587,029	-	195,676	704,435	6,932,004	9,103,343
Other liabilities	191,675						-	191,675
<b>Total of on-balancesheet items</b>	<b>785,944</b>	<b>479,201</b>	<b>857,481</b>	<b>298,057</b>	<b>477,011</b>	<b>920,205</b>	<b>6,932,004</b>	<b>10,749,903</b>
Off-Balance Sheet items	105,104	140,368	85,022	320,911	748,772	103,996	-	1,504,173
Contractual Maturity Mismatch	520,052	13,629	(337,605)	(180,788)	682,768	(61,573)	262,802	899,285
Contractual Cumulative Maturity Mismatch		533,681	196,076	15,288	698,056	636,483	899,285	

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

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**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 2023	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								
<b>ASSETS</b>								
Cash and balances with Central banks	32,546							32,546
Due from other banks	36,927	127,099	207,748	363,994	549,489	1,373,724	4,670,660	7,329,641
Acceptances and Bills	315	-	504	22,417	9,757	-	-	32,993
Loans and Receivables	29,587	36,951	64,658	770,848	5,000	203,184	1,729,697	2,839,925
Investment Securities	1,071,044						20	1,071,064
Other Assets	-						166,945	166,945
<b>Total of on-balancesheet items</b>	<b>1,170,419</b>	<b>164,050</b>	<b>272,910</b>	<b>1,157,259</b>	<b>564,246</b>	<b>1,576,908</b>	<b>6,567,322</b>	<b>11,473,114</b>
Off-Balance Sheet items	-	230,063	792,501	96,580	-			1,119,144
<b>LIABILITIES</b>								
Deposits from customers	261,766	114,872	258,000	194,211	203,143	289,595	-	1,321,587
Due to banks	2,426	47,099	1,255,976	1,177,478	141,297	196,246	6,088,471	8,908,993
Other liabilities	129,991						-	129,991
<b>Total of on-balancesheet items</b>	<b>394,183</b>	<b>161,971</b>	<b>1,513,976</b>	<b>1,371,689</b>	<b>344,440</b>	<b>485,841</b>	<b>6,088,471</b>	<b>10,360,571</b>
Off-Balance Sheet items	-	258,344	809,877	112,261	26,907	25,014	-	1,232,403
Contractual Maturity Mismatch	776,236	(26,202)	(1,258,442)	(230,111)	192,899	1,066,053	478,851	999,284
Contractual Cumulative Maturity Mismatch		750,034	(508,408)	(738,519)	(545,620)	520,433	999,284	

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 2023

	<u>HK\$</u>	<u>Beneficiaries</u>
Fixed remuneration	398,811	2
Variable remuneration	0	0
Total	<u>398,811</u>	<u>2</u>

ii) No senior management or key personnel has been awarded with deferred remuneration during six months ended 30th September 2023.

and

iii) No senior management or key personnel has been awarded with new sign-on or severance payment during six months ended 30th September 2023.

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**SECTION B - BANK INFORMATION CONSOLIDATED BASIS**

**1. Capital and Capital Adequacy**

	<u>31.3.2023</u> HK\$('000s)*	<u>31.3.2022</u> HK\$('000s)*
<b><u>i) Capital</u></b>		
Shareholders' Funds	<u>24,460,186</u>	<u>24,244,567</u>
<b><u>ii) Capital Adequacy Ratio***</u></b>		
Basel III	<u>16.51%</u>	<u>13.74%</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	287,272,204	276,636,380
Total Liabilities	262,812,018	252,391,813
Total Advances	148,908,698	134,067,499
Total Customer Deposits	238,201,806	231,480,267
	<u>Year ended 31.3.2023</u> HK\$('000s)*	<u>Year ended</u> <u>31.3.2022</u> HK\$('000s)*
Profit( loss)	<u>1,779,164</u>	<u>960,499</u>

\* Indian Rupee converted to HK\$ @ 10.4675 (31st March 2023)

\* Indian Rupee converted to HK\$ @ 9.68 (31st March 2022)

**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 2023. 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.



Gurupada Das  
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2023年9月30日止6個月**

	<u>2023年9月30日</u> (千元港元)	<u>2022年9月30日</u> (千元港元)
<b>收入</b>		
利息收入	321,642	80,351
利息支出	<u>(262,379)</u>	<u>(34,016)</u>
淨利息收入	59,263	46,335
<b>其他營運收入</b>		
毛收費及佣金收入 (支出-無)	18,543	6,255
外匯買賣收益減虧損	(8,686)	(2,021)
買賣證券收益減虧損	1,912	2,435
其他收入	1,778	1,315
營運收入總額	<u>72,810</u>	<u>54,319</u>
<b>支出</b>		
<b>營運支出</b>		
職員開支	(3,691)	(3,340)
租金、稅項及公用開支	(948)	(928)
其他開支	(2,643)	(3,605)
其他準備金支出淨額	<u>-</u>	<u>(7,873)</u>
減值損失前營運利潤	65,528	46,446
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	(10,650)	(10,457)
— 特定準備金	<u>862</u>	<u>1,054</u>
除稅前溢利 (虧損)	55,740	37,043
稅項開支	<u>(11,000)</u>	<u>(7,500)</u>
稅後利潤 (虧損)	<u><u>44,740</u></u>	<u><u>29,543</u></u>



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**II. 資產負債表**  
**於2023年9月30日結算**

	<u>2023年9月30日</u> (千元港元)		<u>2023年3月31日</u> (千元港元)	
<b>資產</b>				
1. 現金及銀行結餘		561,492		403,403
2. 在銀行於1至12個月內到期的存款				756,486
3. 存放於海外辦事處的金額		938		917
4. 貿易匯票		632,319		32,993
5. 貸款及應收款項				
客戶貸款	2,964,012		2,839,925	
給予銀行貸款	6,418,181		6,201,381	
應計利息及其他帳目	174,578		153,941	
給予減值貸款及應收款項/ 投資而提撥的準備金－集體	(82,475)		(71,825)	
給予減值貸款及應收 款項而提撥的準備金－特定	(76)	9,474,220	(941)	9,122,481
6. 投資證券減折舊		1,107,440		1,071,064
7. 物業、工業裝置及設備		13,271		13,004
資產總額		<u>11,789,680</u>		<u>11,400,348</u>
<b>負債</b>				
8. 銀行同業的存款和結餘		838,718		1,923,213
9. 客戶存款				
活期存款及往來帳戶	164,674		204,630	
儲蓄存款	29,132		57,136	
定期存款及通知存款	1,261,078	1,454,884	1,059,820	1,321,586
10. 結欠海外辦事處的金額		9,349,142		8,025,557
11. 其他負債		146,936		129,992
12. 其他準備金		-		-
負債總額		<u>11,789,680</u>		<u>11,400,348</u>

III. 附加資料

1. 減值貸款

於2023年9月30日及2023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2023年9月30日及2023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 0.076 百萬元及港幣 0.941 百萬元。

2. 衍生工具

	<u>2023年9月30日</u>	<u>2023年3月31日</u>
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	2,566,727	2,239,891
ii) 利率合約	-	-
合計	<u>2,566,727</u>	<u>2,239,891</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	(4,468)	(1,603)
ii) 利率合約	-	-
合計	<u>(4,468)</u>	<u>(1,603)</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>2023年9月30日</u>	<u>2023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	-	-
ii) 與交易有關的或然項目	218,576	111,656
iii) 其他承擔	386,627	417,357
合計	<u>605,203</u>	<u>529,013</u>

III. 附加資料 - 續

4. 国际索赔

	2023年9月30日					合計
	銀行	官方部門	非銀行私營部門		其他	
			非銀行金 融	非金融私營 部門		
(百萬元港元)						
1 发达国家	830	-		2	-	832
其中美利堅合眾國	827	-		2	-	829
2 离岸中心	444	-		65	-	509
其中香港	443	-		61	-	504
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地区	-	-	-	2	-	2
5 发展中的非洲和中东	391	-		-	-	391
其中阿聯酋	391	-		-	-	391
6 亚太发展	7,443	-		2,505	-	9,948
其中印度佔	7,052	-		2,114	-	9,166
其中越南	391	-		-	-	391
其中印度尼西亞	-	-		391	-	391
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	9,108	-	-	2,574	-	11,682

	2023年3月31日					合計
	銀行	官方部門	非銀行私營部門		其他	
			非銀行金 融	非金融私營 部門		
(百萬元港元)						
1 发达国家	2,389	-		1	-	2,390
其中美利堅合眾國	1,572	-		-	-	1,572
2 离岸中心	2,235	-		63	-	2,298
其中新加坡	197	-		-	-	197
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地区	-	-	-	-	-	-
5 发展中的非洲和中东	1,177	-		-	-	1,177
其中阿聯酋	392	-		-	-	392
6 亚太发展	3,712	-		1,727	-	5,439
其中印度佔	3,319	-		1,334	-	4,653
其中越南	393	-		-	-	393
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	9,513	-	-	1,791	-	11,304

国际债权是根据对手方在其最终的风险是要考虑到风险的任何转让后的位置得出。

III. 附加資料 - 續

5. 客戶貸款

	<u>2023年9月30日</u> (千元港元)	<u>2023年3月31日</u> (千元港元)
i) <u>按行業類別分析</u>		
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	6,249	14,355
c) 其他	43,967	31,425
貿易融資	12,878	17,482
在香港以外使用的貸款	<u>2,900,918</u>	<u>2,776,663</u>
合計**	<u>2,964,012</u>	<u>2,839,925</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2023年9月30日為 \$ 459,356 千元港元及於2023年3月31日為 \$ 1,112,958 千元港元。

ii) <u>按區域分析</u>		
香港	63,094 *	63,262 *
印度	2,509,566 **	2,384,171 **
印度尼西亞	391,352	392,492
合計	<u>2,964,012</u>	<u>2,839,925</u>

\* 給予香港客戶貸款中減值貸款數額，於2023年9月30日為\$ 76 (千元港元) 及於2023年3月31日為\$ 941 (千元港元)。

\*\* 給予印度客戶貸款中減值貸款數額，於2023年9月30日為\$ 0 (千元港元) 及於2023年3月31日為\$ 0 (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

	2023年9月30日 (千元港元)				2023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	-	-	-	-	-	0.00%	-	-
6個月以上至1年以下	-	0.00%	-	-	-	0.00%	-	-
1年以上	-	0.00%	-	-	-	0.00%	-	-

於2023年9月30日及2023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\$ 0 千元港元和\$ 0 千元港元。

於2023年9月30日，本分行有重組貸款為\$ 76 千元港元。  
 於2023年3月31日，本分行有重組貸款為\$ 941 千元港元。

於2023年9月30日及2023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2023年9月30日及2023年3月31日，本分行並沒有多於三個月的逾期銀行貸款。  
 於2023年9月30日及2023年3月31日，本分行並沒有多於三個月的逾期其他資產。  
 於2023年9月30日及2023年3月31日，本分行並沒有重組貸款。  
 於2023年9月30日及2023年3月31日，本分行並沒有收回資產。

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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	2023年9月30日 (千元港元)			2023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	11,789,680			11,400,348		
資產負債表內風險承擔為總資產的比例	0.00%			0.00%		

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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。

	2023年9月30日 (百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	11,465	2	2	2	11,471
現貨負債	(10,289)	(24)	(15)	(15)	(10,343)
遠期買入	53	60	13	26	152
遠期沽出	(1,233)	(38)	-	(13)	(1,284)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(4)	-	-	-	(4)

	2023年3月31日 (百萬元港元)				
	美元	英鎊	日圓	歐元	合計
現貨資產	10,810	2	1	37	10,850
現貨負債	(9,979)	(20)	(16)	(15)	(10,030)
遠期買入	136	18	30	-	184
遠期沽出	(970)	-	(15)	(22)	(1,007)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(3)	-	-	-	(3)

於2023年9月30日及2023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2023年9月30日 6個月期間	截至2022年9月30日 6個月期間
平均流動性維持比率	<u>94.77%</u>	<u>130.38%</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2023年9月30日 3個月期間	截至2023年6月30日 3個月期間	截至2022年9月30日 3個月期間	截至2022年6月30日 3個月期間
平均流動性維持比率	<u>86.04%</u>	<u>103.51%</u>	<u>103.59%</u>	<u>157.17%</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之每月平均流动资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，以區分流動性不足的不同嚴重程度。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2023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)								
<b>资产</b>								
<b>与中央银行的现金和余额</b>								
来自其他银行	29,653							29,653
接受和票据	24,018	391,352	117,406	-	978,380	547,894	4,891,907	6,950,957
贷款和应收款	33,477	39,618	196,500	143,687	219,037	-	-	632,319
投资证券	111,438	62,502	236,885	44,691	2,114	391,353	2,115,029	2,964,012
其他资产	1,107,420						20	1,107,440
资产负债表项目总计	-						187,850	187,850
资产负债表外项目	1,306,006	493,472	550,791	188,378	1,199,531	939,247	7,194,806	11,872,231
<b>负债</b>								
来自客户的存款	105,094	139,726	54,107	249,802	709,020	23,381	-	1,281,130
由于银行	223,152	166,119	270,452	298,057	281,335	215,770		1,454,885
其他 负债	371,117	313,082	587,029	-	195,676	704,435	6,932,004	9,103,343
资产负债表项目总计	191,675						-	191,675
资产负债表外项目	785,944	479,201	857,481	298,057	477,011	920,205	6,932,004	10,749,903
期限不匹配	105,104	140,368	85,022	320,911	748,772	103,996	-	1,504,173
累积期限错配	520,052	13,629	(337,605)	(180,788)	682,768	(61,573)	262,802	899,285
		533,681	196,076	15,288	698,056	636,483	899,285	

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

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2023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)							
<b>资产</b>								
<b>与中央银行的现金和余额</b>								
与中央银行的现金和余额	32,546							32,546
来自其他银行接受和票据	36,927	127,099	207,748	363,994	549,489	1,373,724	4,670,660	7,329,641
贷款和应收款	315	-	504	22,417	9,757	-	-	32,993
投资证券	29,587	36,951	64,658	770,848	5,000	203,184	1,729,697	2,839,925
其他资产	1,071,044						20	1,071,064
	-						166,945	166,945
<b>资产负债表项目总计</b>	<b>1,170,419</b>	<b>164,050</b>	<b>272,910</b>	<b>1,157,259</b>	<b>564,246</b>	<b>1,576,908</b>	<b>6,567,322</b>	<b>11,473,114</b>
资产负债表外项目	-	230,063	792,501	96,580	-			1,119,144
<b>负债</b>								
来自客户的存款	261,766	114,872	258,000	194,211	203,143	289,595	-	1,321,587
由于银行	2,426	47,099	1,255,976	1,177,478	141,297	196,246	6,088,471	8,908,993
其他 负债	129,991						-	129,991
<b>资产负债表项目总计</b>	<b>394,183</b>	<b>161,971</b>	<b>1,513,976</b>	<b>1,371,689</b>	<b>344,440</b>	<b>485,841</b>	<b>7,128,248</b>	<b>10,360,571</b>
资产负债表外项目	-	258,344	809,877	112,261	26,907	25,014	-	1,232,403
<b>期限不匹配</b>	<b>776,236</b>	<b>(26,202)</b>	<b>(1,258,442)</b>	<b>(230,111)</b>	<b>192,899</b>	<b>1,066,053</b>	<b>478,851</b>	<b>999,284</b>
<b>累积期限错配</b>		<b>750,034</b>	<b>(508,408)</b>	<b>(738,519)</b>	<b>(545,620)</b>	<b>520,433</b>	<b>999,284</b>	

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2023年9月30日止6 個月的薪酬資料

	HK\$	人數
固定薪酬	398,811	2
浮動薪酬	-	-
合計	<u>398,811</u>	<u>2</u>

(ii) 截止2023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2023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**  
**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>2023年3月31日</u> (千元港元)	<u>2022年3月31日</u> (千元港元)
a) 資本		
股東資本	<u>24,460,186</u> *	<u>24,244,567</u> **
b) 資本充足比率 ***		
〈資本協定三〉	<u>16.51%</u>	<u>13.74%</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>2023年3月31日</u> (千元港元)	<u>2022年3月31日</u> (千元港元)
資產總額	287,272,204 *	276,636,380 **
負債總額	262,812,018 *	252,391,813 **
貸款總額	148,908,698 *	134,067,499 **
客戶存款總額	<u>238,201,806</u> *	<u>231,480,267</u> **
	截至2023年 <u>3月31日12個月</u> (千元港元)	截至2022年 <u>3月31日12個月</u> (千元港元)
稅前利潤 (亏损)	<u>1,779,164</u> *	<u>960,499</u> **

\* 1港元 = 10.4675 印度盧比 (2023年3月31日)

\*\* 1港元 = 9.68 印度盧比 (2022年3月31日)

**行政總裁聲明**

我們已完成UCO BANK, 香港分行截至2023年9月30日止年度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。



Gurupada Das  
 行政總裁

UCO Bank, 香港分行