

UCO BANK HONG KONG

**Disclosure Statement
as on 30/09/2025**



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 2025

	30.9.2025 (HK \$'000)	30.9.2024 (HK \$'000)
<u>INCOME</u>		
Interest income	351,011	412,133
Interest expenses	(269,288)	(315,799)
Net interest income	81,723	96,334
<u>Other Operating Income</u>		
Gross fees and commission income(Expenses-NIL)	11,946	16,588
Gains less losses from dealing in foreign currencies	(6,815)	(9,867)
Gains less losses from trading in securities	2,427	3,363
Others	408	7,966
Total Operating Income	89,689	110,363
<u>EXPENSES</u>		
<u>Operating Expenses</u>		
Staff expenses	(3,402)	(3,904)
Rent, taxes and lighting	(959)	(970)
Other expenses	(3,038)	(2,804)
Net charge for other provisions	(5,000)	(12,399)
		(7,678)
Operating Profit before Impairment Losses	77,290	100,019
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	-	-
- Specific Provision	-	-
Profit before Taxation	77,290	100,019
Taxation Expense	(5,000)	(4,000)
Profit after Taxation	72,290	96,019



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

II. Balance Sheet

As at 30th September 2025

	<u>30.09.2025</u>	<u>31.03.2025</u>
	(HK\$'000)	(HK\$'000)
<u>ASSETS</u>		
1 Cash and balances with banks	126,194	517,697
2 Placement with banks maturing between one and twelve months		77,785
3 Amount due from overseas offices	1,401,458	3,812,593
4 Trade Bills	367,734	720,623
5 Loans and Receivables		
Advances to customers	4,319,434	4,229,317
Advances to banks	4,186,910	4,419,596
Accrued interest and other accounts	157,883	126,532
Provision for impaired loans and receivables collective	(83,805)	(78,805)
Provision for impaired loans and receivables - specific	-	-
6 Investment Securities	974,347	960,843
7 Property, plant and equipment	12,765	13,004
Total Assets	<u>11,462,920</u>	<u>14,799,185</u>
<u>LIABILITIES</u>		
8 Deposits and balances of banks	3,228,679	5,217,101
9 Deposits from customers		
Demand deposits and current accounts	128,016	122,665
Savings deposits	45,066	76,680
Time, call and notice deposits	1,916,716	1,785,840
10 Amount due to overseas offices	6,003,004	7,443,782
11 Other liabilities	141,439	153,117
12 Other Provisions	-	-
Total Liabilities	<u>11,462,920</u>	<u>14,799,185</u>



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

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 2025 and 31st March 2025.

There were impaired loans and advances to other customers to the extent of HK\$ NIL as 30th September 2025 and HK\$ NIL as at 31st March 2025.

	<u>30.9.2025</u>	<u>31.3.2025</u>
	HK\$ '000	HK\$ '000
<u>2. Derivatives</u>		
a) Notional Amount		
i) Exchange rate contracts	3,961,746	4,491,004
ii) Interest rate contracts	-	-
TOTAL	<u>3,961,746</u>	<u>4,491,004</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	(5,258)	(1,972)
ii) Interest rate contracts	-	-
TOTAL	<u>(5,258)</u>	<u>(1,972)</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>30.9.2025</u>	<u>31.03.2025</u>
	HK\$ '000	HK\$ '000
Notional Amount		
i) Direct credit substitutes	-	-
ii) Trade related contingent items	8,039	142,659
iii) Other commitments	267,959	311,711
TOTAL	<u>275,998</u>	<u>454,370</u>



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

III. Additional Information - continued

4 INTERNATIONAL CLAIMS

30th September 2025

	Banks	Official Sector	Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
			HK \$ Million			
1 Developed Countries	1,010	-		-	-	1,010
Of which United States	976			-		976
2 Offshore Centres	304			106	-	410
of which Hong Kong	136			101	-	237
3 Developing Europe					-	-
4 Developing Latin America & Caribbean	194			1	-	195
5 Developing Africa & Middle East	1,128			-	-	1,128
of which UAE	739			-		739
of which South Africa	389					389
6 Developing Asia-Pacific	4,957	-		3,673	-	8,630
of which India	4,412			3,089	-	7,501
of which Vietnam	350	-		-		350
of which Philippines	-			583		583
7 International Organisations	-				-	-
8 Unallocated by Country	-	-	-	-	-	-
	7,593	-	-	3,780	-	11,373

31st March 2025

	Banks	Official Sector	Non-Bank Financial Institutions	Private Sector Non-Financial Private Sector	Others	Total
			HK \$ Million			
1 Developed Countries	1,703	-		-	-	1,703
Of which United States	779			-		779
of which United Kingdom	880					880
2 Offshore Centres	340			173	-	513
of which Hong Kong	339			173	-	512
3 Developing Europe					-	-
4 Developing Latin America & Caribbean	194			1	-	195
5 Developing Africa & Middle East	1,323			-	-	1,323
of which UAE	778			-		778
6 Developing Asia-Pacific	8,069	-		2,933	-	11,002
of which India	7,898			2,350	-	10,248
of which Vietnam	171	-		-		171
of which Philippines	-			583		583
7 International Organisations	-				-	-
8 Unallocated by Country	-	-	-	-	-	-
	11,629	-	-	3,107	-	14,736

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.



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

III. Additional Information - continued

5. Advances to customers

	<u>30.9.2025</u>	<u>31.03.2025</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	74,007	113,004
c) Others	24,580	41,479
Trade Financing	4,647	20,368
<u>Loans for use outside Hong Kong</u>	4,216,200	4,054,466
TOTAL **	<u>4,319,434</u>	<u>4,229,317</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\$ 209,144 ('000s) at 30th September 2025 and HK\$ 426,175 ('000s) as at 31st March 2025.

ii) By Geographical Areas

Hong Kong	100,978 *	170,877 *
India	3,632,704 **	3,475,049 **
Others	585,752	583,391
TOTAL	<u>4,319,434</u>	<u>4,229,317</u>

* Out of the loans to Hong Kong there were impaired loans to the extent of HK\$ NIL ('000s) as at 30th September 2025 and HK\$ NIL ('000s) as at 31st March 2025.

** Out of the loans to India there were impaired loans to the extent of HK\$ NIL as at 30th September 2025 and HK\$ NIL as at 31st March 2025.

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.



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

III. Additional Information - continued

6. Overdue and Rescheduled Assets of Customers

	<u>30.9.2025</u> (HK\$'000)				<u>31.03.2025</u> (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 no assets overdue for more than 3 months as at 30th September 2025 and 31st March 2025.

There were no rescheduled advances as on 30th September 2025 and 31st March 2025.

There were no repossessed assets as at 30th September 2025 and 31st March 2025.

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 2025 and 31st March 2025.

There were no other assets overdue for more than 3 months as at 30th September 2025 and 31st March 2025.

There were no rescheduled advances as at 30th September 2025 and 31st March 2025.

There were no repossessed assets as at 30th September 2025 and 31st March 2025.



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

III. Additional Information - continued

8 Non-bank Mainland Activities

<u>Type of counterparties</u>	<u>30.9.2025</u> (HK\$'000)			<u>31.03.2025</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	11,462,920			14,799,185		
On-balance sheet exposures as percentage of total assets	0.00%			0.00%		



UCO BANK, HONG KONG BRANCH
INTERIM DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

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.

	<u>30.9.2025</u> <u>(HK\$ Million)</u>			
	US\$	GBP	Euro	Total
Spot assets	12,233	0	27	12,260
Spot liabilities	(10,509)	(36)	(17)	(10,562)
Forward purchases	153	40	81	274
Forward sales	(1,875)	(4)	(90)	(1,969)
Net options	-	-	-	-
Net long (short) position	2	0	1	3

	<u>31.3.2025</u> <u>(HK\$ Million)</u>			
	US\$	GBP	Euro	Total
Spot assets	14,446	1	290	14,739
Spot liabilities	(13,038)	(29)	(17)	(13,086)
Forward purchases	470	28	56	554
Forward sales	(1,875)	-	(329)	(2,204)
Net options	-	-	-	-
Net long (short) position	3	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 2025 and 31st March 2025.



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

III. Additional Information - continued

10. Liquidity

	Six Months ended 30.9.2025	Six Months ended 30.9.2024
Average Liquidity Maintenance Ratio	<u>60.60%</u>	<u>78.11%</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 30.9.2025	Three Months ended 30.6.2025	Three Months ended 30.9.2024	Three Months ended 30.6.2024
Average Liquidity Maintenance Ratio	<u>59.14%</u>	<u>62.06%</u>	<u>84.97%</u>	<u>71.24%</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 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.



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

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.



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

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 period

As at 30th September 2025	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	15,479							15,479
Due from other banks	26,203	85,579	-	62,240	1,999,447	1,128,093	2,397,521	5,699,083
Acceptances and Bills		13,019	58,673	210,098	59,812	-	26,133	367,735
Loans and Receivables	93,075	3,931	262,182	117,993	157,264	11,893	3,673,096	4,319,434
Investment Securities						2,014	972,332	974,346
Other Assets	-						170,648	170,648
Total of on-balancesheet items	134,757	102,529	320,855	390,331	2,216,523	1,142,000	7,239,730	11,546,725
Off-Balance Sheet items	28,942	5,794	189,920	1,024,389	600,262	129,544		1,978,851
LIABILITIES								
Deposits from customers	173,466	231,982	477,892	664,406	359,423	182,551	78	2,089,798
Due to banks	824	388,997	777,995	777,995	2,761,883	1,244,791	1,833,825	7,786,310
Other liabilities	141,439						1,445,373	1,586,812
Total of on-balancesheet items	315,729	620,979	1,255,887	1,442,401	3,121,306	1,427,342	3,279,276	11,462,920
Off-Balance Sheet items	29,202	5,804	189,936	1,026,121	601,732	130,100	-	1,982,894
Contractual Maturity Mismatch	(181,232)	(518,460)	(935,048)	(1,053,802)	(906,253)	(285,898)	3,960,454	79,762
Contractual Cumulative Maturity Mismatch		(699,691)	(1,634,739)	(2,688,541)	(3,594,794)	(3,880,692)	79,762	

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



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

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 period

As at 31st March 2025	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	14,617							14,617
Due from other banks	19,792	17,094	467,296	1,501,148	1,930,572	2,426,908	2,450,244	8,813,054
Acceptances and Bills	-	1,466	95,402	295,734	328,021	-	-	720,623
Loans and Receivables	150,370	5,485	455,928	423,219	226,108	34,553	2,933,654	4,229,317
Investment Securities	252,916	249,833	181,942				276,152	960,843
Other Assets	-						139,536	139,536
Total of on-balancesheet items	437,695	273,878	1,200,568	2,220,101	2,484,701	2,461,461	5,799,586	14,877,990
Off-Balance Sheet items	10,111	138,953	1,337,764	720,858	34,870	-		2,242,556
LIABILITIES								
Deposits from customers	243,042	147,045	524,590	754,353	161,637	154,518	-	1,985,185
Due to banks	199,209	54,450	374,954	2,372,457	1,983,530	2,955,849	3,389,220	11,329,669
Other liabilities	153,117						1,331,214	1,484,331
Total of on-balancesheet items	595,368	201,495	899,544	3,126,810	2,145,167	3,110,367	4,720,434	14,799,185
Off-Balance Sheet items	10,112	-	138,916	1,342,293	722,124	35,003	-	2,248,448
Contractual Maturity Mismatch	(157,674)	211,336	1,499,872	(1,528,144)	(347,720)	(683,909)	1,079,152	72,913
Contractual Cumulative Maturity Mismatch		53,662	1,553,534	25,390	(322,330)	(1,006,239)	72,913	

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



UCO BANK, HONG KONG BRANCH
INTERIM DISCLOSURE STATEMENT
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 six months ended 30th September 2025

	<u>HK\$</u>	<u>Beneficiaries</u>
Fixed remuneration	413,739	2
Variable remuneration	0	0
Total	413,739	2

ii) No senior management or key personnel has been awarded with deferred remuneration during six months ended 30th September 2025.

and

iii) No senior management or key personnel has been awarded with new sign-on or severance payment during six months ended 30th September 2025.

Page 13



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

1. Capital and Capital Adequacy

	<u>31.03.2025</u> HK\$('000s)*	<u>31.03.2024</u> HK\$('000s)*
<u>i) Capital</u>		
Shareholders' Funds	<u>28,218,321</u>	<u>25,528,880</u>

ii) Capital Adequacy Ratio***

Basel III

18.49%

16.98%

***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	329,903,144	303,515,871
Total Liabilities	301,684,824	277,957,056
Total Advances	195,799,390	170,752,219
Total Customer Deposits	267,160,118	246,838,436
	<u>Year ended 31.3.2025</u>	<u>Year ended 31.3.2024</u>
	<u>HK\$('000s)*</u>	<u>HK\$('000s)*</u>
Profit(loss)	<u>2,225,219</u>	<u>1,551,355</u>

* Indian Rupee converted to HK\$ @ 10.9875 (31st March 2025)

* Indian Rupee converted to HK\$ @ 10.66 (31st March 2024)

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 2025. 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.

Panigrahi

Venkata Satya Panigrahi Panyaram
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2025年9月30日止6個月

	2025年9月30日 (千元港元)	2024年9月30日 (千元港元)
收入		
利息收入	351,011	412,133
利息支出	(269,288)	(315,799)
淨利息收入	81,723	96,334
其他營運收入		
毛收費及佣金收入（支出-無）	11,946	16,588
外匯買賣收益減虧損	(6,815)	(9,867)
買賣證券收益減虧損	2,427	3,363
其他收入	408	1,279
營運收入總額	89,689	107,697
支出		
營運支出		
職員開支	(3,402)	(3,904)
租金、稅項及公用開支	(959)	(970)
其他開支	(3,038)	(2,804)
其他準備金支出淨額	(5,000)	-
減值損失前營運利潤	77,290	100,019
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	-	-
除稅前溢利（虧損）	77,290	100,019
稅項開支	(5,000)	(4,000)
稅後利潤（虧損）	72,290	96,019



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2025年9月30日結算

	2025年9月30日 (千元港元)	2025年3月31日 (千元港元)
資產		
1. 現金及銀行結餘	126,194	517,697
2. 在銀行於1至12個月內到期的存款		77,785
3. 存放於海外辦事處的金額	1,401,458	3,812,593
4. 貿易匯票	367,734	720,623
5. 貸款及應收款項		
客戶貸款	4,319,434	4,229,317
給予銀行貸款	4,186,910	4,419,596
應計利息及其他帳目	157,883	126,532
給予減值貸款及應收款項/	0	
投資而提撥的準備金—集體	(83,805)	(78,805)
給予減值貸款及應收		
款項而提撥的準備金—特定	8,580,422	8,696,640
6. 投資證券減折舊	974,347	960,843
7. 物業、工業裝置及設備	12,765	13,004
資產總額	11,462,920	14,799,185
負債		
8. 銀行同業的存款和結餘	3,228,679	5,217,101
9. 客戶存款		
活期存款及往來帳戶	128,016	122,665
儲蓄存款	45,066	76,680
定期存款及通知存款	1,916,716	1,785,840
10. 結欠海外辦事處的金額	6,003,004	7,443,782
11. 其他負債	141,439	153,117
12. 其他準備金	-	-
負債總額	11,462,920	14,799,185



III. 附加資料

1. 減值貸款

於2025年9月30日及2025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2025年9月30日及2025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 0.0 百萬元及港幣 0.0 百萬元。

2. 衍生工具

	2025年9月30日	2025年3月31日
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	3,961,746	4,491,004
ii) 利率合約	-	-
合計	<u>3,961,746</u>	<u>4,491,004</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	(5,258)	(1,972)
ii) 利率合約	-	-
合計	<u>(5,258)</u>	<u>(1,972)</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

	2025年9月30日	2025年3月31日
	(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	8,039	142,659
iii) 其他承擔	267,959	311,711
合計	<u>275,998</u>	<u>454,370</u>



III. 附加資料 - 續

4. 国际索赔

	银行	官方部门	2025年9月30日		其他	合計
			非银行金 融部门	非金融私 营部门		
			(百萬元港元)			
1 发达国家	1,010	-	-	-	-	1,010
其中美利堅合眾國	976	-	-	-	-	976
2 离岸中心	304	-	-	106	-	410
其中香港	136	-	-	101	-	237
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地	194	-	-	1	-	195
5 发展中的非洲和中东	1,128	-	-	-	-	1,128
其中阿聯酋	739	-	-	-	-	739
其中南非	389	-	-	-	-	389
6 亚太发展	4,957	-	-	3,673	-	8,630
其中印度佔	4,412	-	-	3,089	-	7,501
其中越南	350	-	-	-	-	350
其中印度尼西亚	-	-	-	583	-	583
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	7,593	-	-	3,780	-	11,373

	银行	官方部门	2025年3月31日		其他	合計
			非银行金 融部门	非金融私 营部门		
			(百萬元港元)			
1 发达国家	1,703	-	-	-	-	1,703
其中美利堅合眾國	779	-	-	-	-	779
其中英国	880	-	-	-	-	880
2 离岸中心	340	-	-	173	-	513
其中新加坡	339	-	-	173	-	512
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地	194	-	-	1	-	195
5 发展中的非洲和中东	1,323	-	-	-	-	1,323
其中阿聯酋	778	-	-	-	-	778
6 亚太发展	8,069	-	-	2,933	-	11,002
其中印度佔	7,898	-	-	2,350	-	10,248
其中越南	171	-	-	-	-	171
其中印度尼西亚	-	-	-	583	-	583
7 国际组织	-	-	-	-	-	-
8 按国家未分配	-	-	-	-	-	-
	11,629	-	-	3,107	-	14,736

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

	2025年9月30日 (千元, 港元)	2025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	74,007	113,004
c) 其他	24,580	41,479
貿易融資	4,647	20,368
在香港以外使用的貸款	4,216,200	4,054,466
合計 **	<u>4,319,434</u>	<u>4,229,317</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2025年9月30日為 \$ 209,144 千元, 港元及於2025年3月31日為 \$ 426,175 千元, 港元。		
ii) 按區域分析		
香港	100,978 *	170,877 *
印度	3,632,704 **	3,475,049 **
印度尼西亞	585,752	583,391
合計	<u>4,319,434</u>	<u>4,229,317</u>

* 給予香港客戶貸款中減值貸款數額，於2025年9月30日為 0 (千元, 港元) 及於2025年3月31日為 \$ 0 (千元, 港元)。

** 給予印度客戶貸款中減值貸款數額，於2025年9月30日為 \$ 0 (千元, 港元) 及於2025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

	2025年9月30日 (千元港元)				2025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2025年9月30日及2025年3月31日，本分行沒有多於三個月的逾期其他資產，

於2025年9月30日，本分行沒有重組貸款

於2025年3月31日，本分行沒有重組貸款

於2025年9月30日及2025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2025年9月30日及2025年3月31日，本分行並沒有多於三個月的逾期銀行貸款。

於2025年9月30日及2025年3月31日，本分行並沒有多於三個月的逾期其他資產。

於2025年9月30日及2025年3月31日，本分行並沒有重組貸款。

於2025年9月30日及2025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	2025年9月30日 (千元港元)			2025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	-	-	-	-	-	-
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	11,462,920			14,799,185		
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。

2025年9月30日

(百萬元港元)

	美元	英鎊	歐元	合計
現貨資產	12,233	-	27	12,261
現貨負債	(10,509)	(36)	(17)	(10,563)
遠期買入	153	40	81	274
遠期沽出	(1,875)	(4)	(90)	(1,969)
期權盤淨額	-	-	-	-
長(短)盤淨盤	2	-	1	3

2025年3月31日

(百萬元港元)

	美元	英鎊	歐元	合計
現貨資產	14,446	1	290	14,739
現貨負債	(13,038)	(29)	(17)	(13,086)
遠期買入	470	28	56	554
遠期沽出	(1,875)	-	(329)	(2,204)
期權盤淨額	-	-	-	-
長(短)盤淨盤	3	-	-	3

於2025年9月30日及2025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2025年9月30日 6個月期間	截至2024年9月30日 6個月期間
平均流動性維持比率	60.60%	78.11%

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2025年9月30日 3個月期間	截至2025年6月30日 3個月期間	截至2024年9月30日 3個月期間	截至2024年6月30日 3個月期間
平均流動性維持比率	59.14%	62.06%	84.97%	71.24%

平均流动资金维持率计算为根据银行流动资金规则计算的本季度三个月的每月平均流动资金比率的简单平均值。

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

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各种嚴重程度。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2025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	15,479							15,479
来自其他银行	26,203	85,579	-	62,240	1,999,447	1,128,093	2,397,521	5,699,083
接受和票据		13,019	58,673	210,098	59,812	-	26,133	367,735
贷款和应收款	93,075	3,931	262,182	117,993	157,264	11,893	3,673,096	4,319,434
投资证券	-					2,014	972,332	974,346
其他资产	-						170,648	170,648
资产负债表项目总计	134,757	102,529	320,855	390,331	2,216,523	1,142,000	7,239,730	11,546,725
资产负债表外项目	28,942	5,794	189,920	1,024,389	600,262	129,544	-	1,978,851
负债								
来自客户的存款	173,466	231,982	477,892	664,406	359,423	182,551	78	2,089,798
由于银行	824	388,997	777,995	777,995	2,761,883	1,244,791	1,833,825	7,786,310
其他 负债	141,439						1,445,373	1,586,812
资产负债表项目总计	315,729	620,979	1,255,887	1,442,401	3,121,306	1,427,342	3,279,276	11,462,920
资产负债表外项目	29,202	5,804	189,936	1,026,121	601,732	130,100	-	1,982,894
期限不匹配	(181,232)	(518,460)	(935,048)	(1,053,802)	(906,253)	(285,898)	3,960,454	79,762
累积期限错配		(699,691)	(1,634,739)	(2,688,541)	(3,594,794)	(3,880,692)	79,762	

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2025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								
来自其他银行接受和票据	14,617							14,617
贷款和应收款	19,792	17,094	467,296	1,501,148	1,930,572	2,426,908	2,450,244	8,813,054
投资证券	-	1,466	95,402	295,734	328,021	-	-	720,623
其他资产	150,370	5,485	455,928	423,219	226,108	34,553	2,933,654	4,229,317
资产负债表项目总计	252,916	249,833	181,942				276,152	960,843
	-						139,536	139,536
资产负债表外项目	437,695	273,878	1,200,568	2,220,101	2,484,701	2,461,461	5,799,586	14,877,990
负债								
来自客户的存款	10,111	138,953	1,337,764	720,858	34,870	-		2,242,556
由于银行其他 负债	243,042	147,045	524,590	754,353	161,637	154,518	-	1,985,185
资产负债表项目总计	199,209	54,450	374,954	2,372,457	1,983,530	2,955,849	3,389,220	11,329,669
资产负债表外项目	153,117						1,331,214	1,484,331
期限不匹配	595,368	201,495	899,544	3,126,810	2,145,167	3,110,367	4,720,434	14,799,185
累积期限错配	10,112	-	138,916	1,342,293	722,124	35,003	-	2,248,448
积极的迹象	(157,674)	211,336	1,499,872	(1,528,144)	(347,720)	(683,909)	1,079,152	72,913
负面迹象表明必须资助的资金流动性短缺		53,662	1,553,534	25,390	(322,330)	(1,006,239)	72,913	

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2025年9月30日止6 個月的薪酬資料

	HK\$	人數
固定薪酬	413,739	2
浮動薪酬	-	-
合計	<u>413,739</u>	<u>2</u>

(ii) 截止2025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2025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

	2025年3月31日 (千元港元)	2024年3月31日 (千元港元)
a) 資本		
股東資本	<u>28,218,321 *</u>	<u>25,528,880 **</u>
b) 資本充足比率 ***		
<資本協定三>	<u>18.49%</u>	<u>16.98%</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

	2025年3月31日 (千元港元)	2024年3月31日 (千元港元)
資產總額	329,903.144 *	303,515.871 **
負債總額	301,684.824 *	277,957.056 **
貸款總額	195,799.390 *	170,752.219 **
客戶存款總額	<u>267,160.118 *</u>	<u>246,838.436 **</u>
	截至2025年 3月31日12個月 (千元港元)	截至2024年 3月31日12個月 (千元港元)
稅前利潤（虧損）	<u>2,225,219 *</u>	<u>1,551,355 **</u>

* 1港元 = 10.9875 印度盧比（2025年3月31日）

** 1港元 = 10.66 印度盧比（2024年3月31日）

行政總裁聲明

我們已完成UCO BANK，香港分行截至2025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。

Panigrahi

Venkata Satya Panigrahi Panyaram

行政總裁

UCO Bank，香港分行

