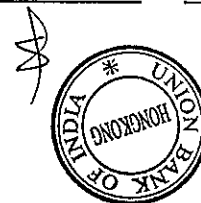


UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

I. Profit and Loss Account

For the six months ended 30th September 2016

	<u>30.9.2016</u> (HK\$'000)	<u>30.9.2015</u> (HK\$'000)
<u>INCOME</u>		
Interest income	403,677	466,572
Interest expenses	<u>(303,000)</u>	<u>(351,457)</u>
Net interest income	100,677	115,115
 <u>Other Operating Income</u>		
Gains less losses from trading in foreign currencies	5,316	4,483
Gains less losses on securities held for trading	3,216	1,381
Gains less losses from non-trading Investments	-	-
Gross fees and commission income(Expenses-Nil)	9,435	9,629
Others	<u>10,305</u>	<u>5,658</u>
Total Income	<u>128,949</u>	<u>136,266</u>
 <u>EXPENDITURE</u>		
<u>Operating Expenses</u>		
Staff and rental expenses	6,572	6,721
Other expenses	6,434	7,454
Net charge for other provisions	<u>408</u>	<u>1,057</u>
Operating Profit before Impairment Losses	115,535	121,034
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	(14,282)	10,977
- Specific Provision	<u>286,357</u>	<u>34,382</u>
Profit (Loss) before Taxation	(156,540)	75,675
Taxation Expense	<u>-</u>	<u>(7,875)</u>
Profit (Loss) after Taxation	<u>(156,540)</u>	<u>67,800</u>



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

II. Balance Sheet

As at 30th September 2016

	30.9.2016 (HK\$'000)	31.3.2016 (HK\$'000)
<u>ASSETS</u>		
1. Cash and balances with banks (except those included in amount due from overseas offices)	1,315,988	392,879
2. Placement with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	2,636,122	1,279,443
3. Amount due from overseas offices	2,907,499	2,140,172
4. Trade Bills	6,586,111	5,018,698
5. Loans and Receivables		
Advances to customers	16,071,880	19,011,813
Advances to banks	-	-
Other Accounts (Accrued interest and others)	111,670	176,908
Provision for impaired loans and receivables - collective	(153,466)	(167,748)
Provision for impaired loans and receivables - specific	(631,204)	(427,243)
6. Investment Securities	982,265	1,083,534
7. Property, plant and equipment and investment properties	1,694	1,694
Total Assets	<u>29,828,559</u>	<u>28,510,150</u>
<u>LIABILITIES</u>		
1. Deposits and balances of banks (except those included in amount due from overseas offices)	15,454,780	14,029,864
2. Deposits from customers		
i) Demand deposits and current accounts	67,518	56,502
ii) Savings deposits	8,083	8,155
iii) Time, call and notice deposits	2,620,116	2,153,974
3. Amount due to overseas offices	3,364,144	3,908,031
4. Certificates of Deposit issued		
5. Issued Debt Securities	8,140,965	8,141,910
6. Other liabilities (Accrued interest and others)	172,953	211,714
7. Other Provisions	-	-
Total Liabilities	<u>29,828,559</u>	<u>28,510,150</u>



UNION BANK OF INDIA, HONG KONG
INTERIM 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 as at 30th September 2016 and 31st March 2016 .

There were impaired loans and advances to other customers to the extent of \$ 1,970,719 (HK\$'000) as at 30th September 2016 and \$ 1,153,864 (HK\$'000) as at 31st March 2016 .

2. Derivatives

	<u>30.9.2016</u> (HK\$'000)	<u>31.3.2016</u> (HK\$'000)
a) Notional Amount		
i) Exchange rate contracts	879,829	1,568,648
ii) Interest rate contracts	8,140,965	8,141,910
TOTAL	<u>9,020,794</u>	<u>9,710,558</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	412	(21,190)
ii) Interest rate contracts	60,000	121,660
TOTAL	<u>60,412</u>	<u>100,470</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>30.9.2016</u> (HK\$'000)	<u>31.3.2016</u> (HK\$'000)
Notional Amount		
i) Direct credit substitutes	28,278	61,066
ii) Trade related contingent items	2,376,786	1,970,156
iii) Other commitments	-	-
TOTAL	<u>2,405,064</u>	<u>2,031,222</u>



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

4 INTERNATIONAL CLAIMS

	Banks	Official	30th September 2016		Others	Total
			Non-Bank	Private Sector		
				Non-Bank Non-Financial HK \$ Million		
1 Developed Countries	2,241	399	-	2,124	-	4,764
Of which United Kingdom	1,032	-	-	890	-	1,922
Of which United States	77	399	-	794	-	1,270
2 Offshore Centres	775	-	-	1,660	-	2,435
Of which Singapore	581	-	-	1,249	-	1,830
3 Developing Europe	-	-	-	-	-	-
Developing Latin America &						
4 Carribean	-	-	-	4	-	4
5 Developing Africa & Middle East	4,762	-	-	1,396	-	6,158
Of which UAE	4,762	-	-	577	-	5,339
6 Developing Asia-Pacific	871	-	-	9,633	-	10,504
Of which India	871	-	-	9,507	-	10,378
7 International Organisations	-	-	-	-	-	-
8 Unallocated by Country	-	-	-	-	-	-
	8,649	399	-	14,817	-	23,865

	Banks	Official Sector	31st March 2016		Others	Total
			Non-Bank Financial Institutions	Private Sector		
				Non-Financial Private Sector HK \$ Million		
1 Developed Countries	4	491	-	1,292	-	1,787
Of which United Kingdom	4	-	-	909	-	913
Of which United States	-	491	-	137	-	628
2 Offshore Centres	-	-	-	1,439	-	1,439
Of which Singapore	-	-	-	1,037	-	1,037
3 Developing Europe	-	-	-	-	-	-
4 Developing Latin America &	-	-	-	5	-	5
5 Developing Africa & Middle East	42	-	-	1,089	-	1,131
Of which UAE	42	-	-	443	-	485
6 Developing Asia-Pacific	5,569	-	-	13,922	-	19,491
Of which India	5,569	-	-	13,792	-	19,361
7 International Organisations	-	-	-	-	-	-
8 Unallocated by Country	-	-	-	-	-	-
	5,615	491	-	17,747	-	23,853

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.



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

5. Advances to Customers

	<u>30.9.2016</u> (HK\$'000)	<u>31.3.2016</u> (HK\$'000)
a) <u>By Sectors</u>		
<u>Loans for use in Hong Kong</u>		
i) Industrial, commercial & financial wholesale and retail trade	1,267,566	1,245,212
ii) Individuals		
For other* business purposes		-
For other* private purposes	5,168	5,276
b) Trade Financing	728,601	645,106
<u>Loans for use outside Hong Kong</u>	14,070,545	17,116,219
TOTAL **	<u>16,071,880</u>	<u>19,011,813</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 \$ 11,485,085 (HK\$'000) 30th September 2016 and \$ 11,516,760 (HK\$'000) as at 31st March 2016 .

b) By Geographical Areas

Hong Kong	2,001,335 *	1,935,480 *
India	12,594,560 **	14,039,727 **
Others	1,475,985	3,036,606
TOTAL	<u>16,071,880</u>	<u>19,011,813</u>

Out of the loans to Hong Kong \$ 161,180 (HK\$'000) as at 30th September 2016 and \$257,139

* (HK\$'000) as at 31st March 2016 are impaired.

Out of the loans to India \$ 1,809,538 (HK\$'000) as at 30th September 2016 and \$ 896,725
 ** (HK\$'000) as at 31st March 2016 and are impaired.

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.



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

6. Overdue and Rescheduled Assets

Overdue Loans and Advance to customers

	30.9.2016				31.3.2016			
	(HK\$'000)				(HK\$'000)			
	Amount	% of total loans & advances to customer	Collateral held	Specific provision made	Amount	% of total loans & advances to customer	Collateral held	Specific provision made
More than 3 months but not more than 6 months	433,510	2.70%	2,896,720	584,582	1,022,350	5.38%	1,022,350	54,801
More than 6 months but not more than one year	1,063,107	6.61%			439,289	2.31%	439,289	47,537
More than one year	1,060,335	6.60%			678,670	3.57%	134,810	324,905

There were no overdue of loans and advance to banks as at 30th September 2016 and 31st March 2016.

There were rescheduled loans and advance to customers of HK\$ NIL Million as at 30th September 2016 and HK\$ 11.306 million as at 31st March 2016 .

There were no rescheduled loans and advance to banks as at 30th September 2016 and 31st March 2016.

There were no repossessed assets held as at 30th September 2016 and 31st March 2016.

There were other assets overdue for more than 3 months to the extent of \$ 144,841 ('000s) as at 30th September 2016 and \$ 269,047 ('000s) as at 31st March 2016 .



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

7 Non-bank Mainland Activities

<u>Type of counterparties</u>	<u>30.9.2016</u> (HK\$'000)			<u>31.3.2016</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	29,828,559			28,510,150		
On-balance sheet exposures as percentage of total assets	0.00			0.00		



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

8 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>30.9.2016</u> (HK\$ Million)		
	US\$	Euro	Total
Spot assets	30,116	322	30,438
Spot liabilities	(30,382)	(8)	(30,390)
Forward purchases	348	-	348
Forward sales	(92)	(310)	(402)
Net options	-	-	-
Net long (short) position	<u>(10)</u>	<u>4</u>	<u>(6)</u>

	<u>31.3.2016</u> (HK\$ Million)		
	US\$	Euro	Total
Spot assets	27,371	548	27,919
Spot liabilities	(27,741)	(9)	(27,750)
Forward purchases	563	2	565
Forward sales	(213)	(540)	(753)
Net options	-	-	-
Net long (short) position	<u>(20)</u>	<u>1</u>	<u>(19)</u>

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies at the end of and September 2016 and March 2016 .



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

10. Liquidity

	Six Months ended 30.09.2016	Six Months ended 30.09.2015
Average Liquidity Maintenance Ratio	<u>44.81%</u>	<u>40.56%</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.

LIQUIDITY RISK MANAGEMENT

Bank has established in all material respects, the Internal Control system and Procedures in accordance with the requirements set-out in the "Supervisory Policy Manual (LM2- Sound Systems and Controls for Liquidity Risk Management) issued by HKMA. The Risk Management Committee, comprising of the Senior Executives of the Hong kong Branch is responsible for implementing the Liquidity Risk Management Strategy. Guidelines are issued by this Committee periodically for funding and contingency Planning. The bank uses the Cash Flow projections / Liquidity Planning schedules, prepared on a daily basis for Liquidity Management. The risk is tracked through maturity and cash flow mis-matches. Surplus or deficit at selected maturity dates, known as "Time buckets" is adopted as the standard tool for measuring Liquidity Risk. Limits on tolerance level of mis-matches have been set by the Bank and monitored regularly. Wholesale deposits and borrowings are also monitored on a daily basis.

The Bank calculates periodically various ratios with reference to the borrowings, wholesale deposits, commitments and derivative positions and these ratios are also used for monitoring the liquidity management. In addition, the Bank has committed lines of credit available to it, which can be utilised at any time, without any notice. Overall, the Bank has established sound Liquidity Policies and Procedures for Liquidity Management and they are being adhered to strictly.



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

11. REMUNERATION POLICY OF THE BRANCH

1) Decision making process

a) Fixed Remuneration: Senior Management and the key personnel of the Branch are all Bank's Officers from India deputed to the Branch (known as India Based Officers) for a specified term. The Remuneration to them is a fixed amount in cash. The amount of Remuneration to them is decided by an independent committee named 'Standing Committee on Uniform Guidelines on Salary & Service Conditions of Officers of Public Sector Banks posted abroad' constituted by the Ministry of Finance, Department of Financial Services, Government of India. The members of this Working Group are representatives of six Indian Public Sector banks. The Working Group of this Committee reviews the remuneration amount at periodical intervals and sends its recommendations to all public sector banks. Board of Directors of respective bank deliberates and approves the recommended remuneration structure.

b) Variable Remuneration: Board of Directors have approved Performance Linked Comprehensive Cash Incentive Scheme, based on the guidelines laid down by Government of India. In case of Hong Kong Branch, Branch Head of rank of Deputy General Manager and above is eligible to get performance-linked remuneration as per existing scheme.

2) Design Characteristics of Remuneration System

a) Fixed Remuneration: As per the Board Approval, the remuneration of India Based Officers (IBO) to Hong Kong Branch, fixed remuneration is paid, which is based on the recommendations of the Standing Committee constituted by Ministry of Finance, Government of India.

b) Variable Remuneration: The incentive scheme for the Branch Head of Deputy General Manager's rank comprises of following two components:

i) Incentive of up to 4% of the gross annual salary based on the performance of their respective General Manager

ii) Incentive of up to 16% of the gross annual salary based on the individual performance.

Fixed Remuneration and Variable Remuneration are paid in cash.

3) Aggregate Quantitative Information on remuneration for the Senior Management and Key Personnel

a) Details of Fixed and Variable Remuneration

Fixed		Variable		Total amount paid during the six months ended 30th September 2016 (HKD 000)
No. Of Persons	Amount (HKD 000)	No. Of Persons	Amount (HKD 000)	
2	877	-	-	877

b) Entire variable remuneration, wherever applicable, are paid in Cash. During the six months ended 30th September 2016, no variable remuneration was paid.

c) There was no vested or unvested deferred remuneration during the six months ended 30th September 2016.

d) There was no deferred remuneration paid out and reduced through performance adjustment during the six months ended 30th September 2016.

4). Details of New sign-on and severance payments during the six months ended 30th September 2016.

New sign-on and severance awarded and number of beneficiaries of such payments	NIL
Amounts of severance actually made, number of beneficiaries and highest such award to A single person	NIL



UNION BANK OF INDIA, HONG KONG
INTERIM DISCLOSURE STATEMENT
SECTION B - BANK INFORMATION CONSOLIDATED BASIS

AVAILABLE FROM THE BANK'S WEBSITE

1. Capital and Capital Adequacy

	<u>31.3.2016</u> (HK\$'000)	<u>31.3.2015</u> (HK\$'000)
a) Capital Shareholders' Funds	<u>26,893,947*</u>	<u>24,660,031**</u>
b) Capital Adequacy Ratio***		
Basel III	<u>10.56%</u>	<u>10.22%</u>

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

2. Other Financial Information

	<u>31.3.2016</u> (HK\$'000)	<u>31.3.2015</u> (HK\$'000)
Total Assets	475,337,880*	475,337,634**
Total Liabilities	448,443,933*	450,677,603**
Total Advances	313,009,993*	317,150,119**
Total Customer Deposits	<u>388,337,308*</u>	<u>376,157,538**</u>
	Year <u>ended 31.3.2016</u> (HK\$'000)	Year <u>ended 31.3.2015</u> (HK\$'000)
Pre-tax Profit	<u>2,051,299*</u>	<u>3,423,631**</u>

* Indian Rupee converted to HK\$ @ 8.57(31st March 2016)

** Indian Rupee converted to HK\$ @ 8.0694 (31st March 2015)

Declaration of Chief Executive Officer

We have prepared the financial disclosure statement of Union Bank of India, Hong Kong Branch for the six months ended 30th September 2016. 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.



Ashutosh Kumar
 Chief Executive Officer
 Union Bank of India, Hong Kong



UNION BANK OF INDIA, HONG KONG**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2016年9月30日止6個月**

	<u>2016年9月30日</u> (千元港元)	<u>2015年9月30日</u> (千元港元)
收入		
利息收入	403,677	466,572
利息支出	(303,000)	(351,457)
淨利息收入	<u>100,677</u>	<u>115,115</u>
其他營運收入		
外匯買賣收益減虧損	5,316	4,483
買賣證券收益減虧損	3,216	1,381
非買賣活動投資收益減虧損	-	-
總費用及佣金收入（支出，无）	9,435	9,629
其他收入	<u>10,305</u>	<u>5,658</u>
收入總額	<u>128,949</u>	<u>136,266</u>
支出		
營運支出		
職員及租金開支	6,572	6,721
其他開支	6,434	7,454
其他準備金支出淨額	<u>408</u>	<u>1,057</u>
減值損失前營運利潤	115,535	121,034
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	(14,282)	10,977
— 特定準備金	<u>286,357</u>	<u>34,382</u>
稅前利潤（虧損）	(156,540)	75,675
稅項開支	<u>-</u>	<u>(7,875)</u>
稅后利潤（虧損）	<u>(156,540)</u>	<u>67,800</u>



UNION BANK OF INDIA, HONG KONG

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2016年9月30日結算

	2016年9月30日 (千元港元)	2016年3月31日 (千元港元)
資產		
1. 現金及銀行結餘 (不包括存放於海外辦事處的金額)	1,315,988	392,879
2. 在銀行於1至12個月內到期的存款 (不包括存放於海外辦事處的金額)	2,636,122	1,279,443
3. 存放於海外辦事處的金額	2,907,499	2,140,172
4. 貿易匯票	6,586,111	5,018,698
5. 貸款及應收款項		
客戶貸款	16,071,880	19,011,813
給予銀行貸款	-	-
其他帳目（應計利息及其他帳目）	111,670	176,908
給予減值貸款及應收 款項而提撥的準備金－集體	(153,466)	(167,748)
給予減值貸款及應收 款項而提撥的準備金－特定	(631,204)	(427,243)
6. 投資證券	982,265	1,083,534
7. 物業、工業裝置及設備以及投資物業	1,694	1,694
資產總額	29,828,559	28,510,150
負債		
1. 銀行同業的存款和結餘 (不包括結欠海外辦事處的金額)	15,454,780	14,029,864
2. 客戶存款		
i) 活期存款及往來帳戶	67,518	56,502
ii) 儲蓄存款	8,083	8,155
iii) 定期存款及通知存款	2,620,116	2,153,974
3. 結欠海外辦事處的金額	3,364,144	3,908,031
4. 已發行存款證	-	-
5. 已發行債務證券	8,140,965	8,141,910
6. 其他負債（應計利息及其他帳目）	172,953	211,714
7. 其他準備金	-	-
負債總額	29,828,559	28,510,150



UNION BANK OF INDIA, HONG KONG**中期財務資料披露聲明書****甲部 分行資料 (只適用於香港)****III. 附加資料****1. 減值貸款**

於2016年9月30日及2016年3月31日，本分行並沒有對銀行給予減值貸款。
於2016年9月30日及2016年3月31日，本分行對其他客戶給予的減值貸款分別為
\$ 1,970,719 (千元港元) 和 \$ 1,153,864 (千元港元)。

2. 衍生工具

	<u>2016年9月30日</u>	<u>2016年3月31日</u>
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	879,829	1,568,648
ii) 利率合約	8,140,965	8,141,910
合計	<u>9,020,794</u>	<u>9,710,558</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	412	(21,190)
ii) 利率合約	60,000	121,660
合計	<u>60,412</u>	<u>100,470</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>2016年9月30日</u>	<u>2016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	28,278	61,066
ii) 與交易有關的或然項目	2,376,786	1,970,156
iii) 其他承擔	-	-
合計	<u>2,405,064</u>	<u>2,031,222</u>



III. 附加資料 - 續

4. 国际索賠

2016年9月30日

	銀行	官方		非銀行 金融	非金融私 營部門	其他	合計
		部門	非銀行私 營部門				
				非銀行 非金融私 金融 營部門 (百萬元港元)			
1 发达国家	2,241	399	-	2,124	-	4,764	
英国这	1,032			890		1,922	
其中美国	77	399		794		1,270	
2 离岸中心	775	-	-	1,660	-	2,435	
其中新加坡	581			1,249		1,830	
3 欧洲开发	-	-	-	-	-	-	
4 开发拉丁美洲和	-	-	-	4	-	4	
5 发展中的非洲和	4,762	-	-	1,396	-	6,158	
其中阿聯酋佔	4,762	-	-	577	-	5,339	
6 亚太发展	871	-	-	9,633	-	10,504	
其中印度佔	871	-	-	9,507	-	10,378	
7 国际组织	-	-	-	-	-	-	
8 按国家未分配	-	-	-	-	-	-	
	9,307	399	-	14,817	-	23,865	

2016年3月31日

	銀行	官方		非銀行 金融	非金融私 營部門	其他	合計
		部門	非銀行私 營部門				
				非銀行 非金融私 金融 營部門 (百萬元港元)			
1 发达国家	4	491	-	1,292	-	1,787	
英国这	4			909		913	
其中美国		491		137		628	
2 离岸中心	-	-	-	1,439	-	1,439	
其中新加坡				1,037		1,037	
3 欧洲开发	-	-	-	-	-	-	
4 开发拉丁美洲和	-	-	-	5	-	5	
5 发展中的非洲和	42	-	-	1,089	-	1,131	
其中阿聯酋佔	42	-	-	443	-	485	
6 亚太发展	5,569	-	-	13,922	-	19,491	
其中印度佔	5,569	-	-	13,792	-	19,361	
7 国际组织	-	-	-	-	-	-	
8 按国家未分配	-	-	-	-	-	-	
	5,615	491	-	17,747	-	23,853	

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。

頁 4



UNION BANK OF INDIA, HONG KONG

中期財務資料披露聲明書

甲部 分行資料 (只適用於香港)

III. 附加資料 - 續

5. 客戶貸款

	2016年9月30日 (千元港元)	2016年3月31日 (千元港元)
a) 按行業類別分析		
在香港使用的貸款		
i) 工商金融		
批發及零售行業	1,267,566	1,245,212
ii) 個人		
其他*業務用途	-	-
其他*私人用途	5,168	5,276
b) 貿易融資	728,601	645,106
在香港以外使用的貸款	14,070,545	17,116,219
合計 **	<u>16,071,880</u>	<u>19,011,813</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2016年9月30日

** 為 \$ 11,485,085 (千元港元) 及於2016年3月31日為\$

11,516,760 (千元港元)。

b) 按區域分析

香港	2,001,335 *	1,935,480 *
印度	12,594,560 **	14,039,727 **
其他	1,475,985	3,036,606
合計	<u>16,071,880</u>	<u>19,011,813</u>

給予香港客戶貸款中減值貸款數額，於2016年9月30日為\$

* 161,180 (千元港元) 於2016年3月31日為\$

257,139 (千元港元)。

給予印度客戶貸款中減值貸款數額，於2016年9月30日為\$

** 1,809,538 (千元港元) 於2016年3月31日為\$

896,725 (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一方擔保，風險轉移才會發生。



III. 附加資料 - 續

6. 逾期及經重組資產

逾期及經重組資產的客戶貸款

	2016年9月30日 (千元港元)				2016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	433,510	2.70%	2,896,720	584,582	1,022,350	5.38%	1,022,350	54,801
6個月以上至1年以下	1,063,107	6.61%			439,289	2.31%	439,289	47,537
1年以上	1,060,335	6.60%			678,670	3.57%	134,810	324,905

於2016年9月30日及2016年3月31日，本分行並沒有逾期銀行貸款。

於2016年9月30日及2016年3月31日，本分行有重組客戶貸款，分別為\$ 0 (百萬元港元) 及 \$ 11.306 (百萬元港元)。

於2016年9月30日及2016年3月31日，本分行並沒有重組銀行貸款。

於2016年9月30日及2016年3月31日，本分行並沒有收回資產。

於2016年9月30日及2016年3月31日，本分行有多於三個月的逾期其他資產，數額分別為港幣 \$ 144,841 (千元港元) \$ 269,047 (千元港元)。



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甲部 分行資料 (只適用於香港)

III. 附加資料 - 續

7 中國大陸非銀行業風險活動

交易對手類別	2016年9月30日 (千元港元)			2016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	29,828,559			28,510,150		
資產負債表內風險承擔為總資產的比例	0.00			0.00		



UNION BANK OF INDIA, HONG KONG**中期財務資料披露聲明書****甲部 分行資料 (只適用於香港)****III. 附加資料 - 續****8. 外幣匯率風險**

當一種外幣的淨盤持有絕對額佔本分行持有外幣淨盤總額的10%或以上，便予以披露。

2016年9月30日

(百萬元港元)

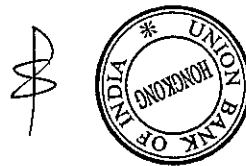
	美元	歐元	合計
現貨資產	30,116	322	30,438
現貨負債	(30,382)	(8)	(30,390)
遠期買入	348	-	348
遠期沽出	(92)	(310)	(402)
期權盤淨額	-	-	-
長(短)盤淨盤	(10)	4	(6)

2016年3月31日

(百萬元港元)

	美元	歐元	合計
現貨資產	27,371	548	27,919
現貨負債	(27,741)	(9)	(27,750)
遠期買入	563	2	565
遠期沽出	(213)	(540)	(753)
期權盤淨額	-	-	-
長(短)盤淨盤	(20)	1	(19)

於2016年9月30日及2016年3月31日，並沒有一種外幣的結構性倉；所持有外幣結構性倉盤淨額總額的10%或以上。



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甲部 分行資料 (只適用於香港)

III. 附加資料 - 續

10. 流動資產

	截至2016年9月30日 6個月期間	截至2015年9月30日 6個月期間
平均流動性維持比率	<u>44.81%</u>	<u>40.56%</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

流動資金風險管理

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



III. 附加資料 - 續**11 分行酬金政策****1) 決策過程****a) 固定薪酬**

所有分行的高級管理層和主要職員均來自印度的銀行主管(印度主管)，並以特定的條款委派到分行工作，薪酬為定額現金。薪酬由印度政府金融服務局金融部成立的獨立委員會，名為《駐外公營銀行主管薪酬及服務條款統一指引委員會》(Standing Committee on Uniform Guidelines on Salary & Service Conditions of Officers of Public Sector Banks Posted Abroad)決定。工作小組的成員來自六間印度公營銀行的代表，該委員會的工作小組定期檢討薪酬水平並將建議發送到所有公營銀行。建議的薪酬結構由有關銀行的董事局自行考慮及批准。

b) 浮動薪酬

董事局根據印度政府發出的指引決定《與工作表現掛鈎的綜合現金獎勵計劃》。就香港分行情況，副總經理或以上的分行主管職位均有資格根據現有計劃獲得與工作表現掛鈎的薪酬。

2) 薪酬制度的設計特徵**a) 固定薪酬**

在香港分行工作的印度主管按董事局根據印度政府金融部的委員會的建議批准發放固定薪酬。

b) 浮動薪酬

副總經理職級的分行主管根據獎勵計劃可分為兩個原素：

- i) 按他們所隸屬的總經理的工作表現給予獎勵最多為年薪的4%。
- ii) 按個人工作表現給予獎勵最多為年薪的16%。

固定薪酬和浮動薪酬均以現金發放。

3) 高級管理層和主要職員的總薪酬資料**a) 固定和浮動薪酬資料**

固定		浮動		截止2016年9月30日止 6個月支付金額 (千元港元)
人數	金額 (千元港元)	人數	金額 (千元港元)	
2	877	-	-	877

b)

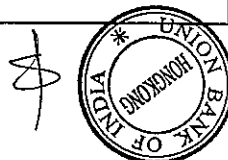
所有浮動薪酬(如適用)均以現金發放。在2016年9月30日止六個月，沒有可變報酬支付。

c) 截止2016年9月30日止6個月，本分行並沒有既定的或非既定的延付薪酬。

d) 截止2016年9月30日止6個月，本分行並沒有支付或因工作表現調整而減少延付薪酬。

4) 截止2016年9月30日止6個月，新付款或遣散費的詳情

新受聘或遣散所支付金額和接受人數	無
因遣散所支付的實際金額、接受人數和最高單一個人受款額	無



UNION BANK OF INDIA, HONG KONG**中期財務資料披露聲明書****乙部 銀行整體綜合資料**

可於銀行網頁下載

1. 資本及資本充足比率

	<u>2016年3月31日</u> (千元港元)	<u>2015年3月31日</u> (千元港元)
a) 資本		
股東資本	<u>26,893,947</u> *	<u>24,660,031</u> **
b) 資本充足比率 *** <資本協定三>	<u>10.56%</u>	<u>10.24%</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>2016年3月31日</u> (千元港元)	<u>2015年3月31日</u> (千元港元)
資產總額	473,337,880 *	475,337,634 **
負債總額	448,443,933 *	450,677,603 **
貸款總額	313,009,993 *	317,150,119 **
客戶存款總額	<u>388,337,308</u> *	<u>376,157,538</u> **
	<u>截至2016年</u> <u>3月31日止年度</u> (千元港元)	<u>截至2015年</u> <u>3月31日止年度</u> (千元港元)
稅前溢利	<u>2,051,299</u> *	<u>3,423,631</u> **

* 1港元 = 8.57 印度盧比 (2016年3月31日)

** 1港元 = 8.0694 印度盧比 (2015年3月31日)

行政總裁聲明

我們已完成 Union Bank of India，香港分行截至2016年9月30日止6個月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。



行政總裁
Union Bank of India，香港分行

