

**UCO BANK**  
**HONG KONG**

**Disclosure Statement**  
**as on 31/03/2022**

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

**I. Profit and Loss Account**  
**For the year ended 31st March 2022**

	<u>31.3.2022</u> (HK \$'000)	<u>31.3.2021</u> (HK \$'000)
<b><u>INCOME</u></b>		
Interest income	49,870	77,527
Interest expenses	<u>10,378</u>	<u>(31,986)</u>
Net interest income	60,248	45,541
<b><u>Other Operating Income</u></b>		
Gross fees and commission income(Expenses-NIL)	8,775	5,577
Gains less losses from dealing in foreign currencies	(779)	477
Gains less losses from trading in securities	510	76,670
Others	<u>3,183</u>	<u>11,689</u>
Total Operating Income	71,937	196,538
<b><u>EXPENSES</u></b>		
<b><u>Operating Expenses</u></b>		
Staff expenses	(7,376)	(7,099)
Rent, taxes and lighting	(1,853)	(1,818)
Other expenses	(8,915)	(10,671)
Net charge for other provisions	<u>797</u>	<u>(31,000)</u>
Operating Profit before Impairment Losses	54,590	145,950
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	-	-
- Specific Provision	<u>7,013</u>	<u>(44,678)</u>
Profit before Taxation	61,603	101,272
Taxation Expense	(3,000)	(8,018)
Profit after Taxation	<u><u>58,603</u></u>	<u><u>93,254</u></u>

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**II. Balance Sheet**  
**As at 31st March 2022**

	<u>31.3.2022</u>	<u>30.9.2021</u>
	(HK\$'000)	(HK\$'000)
<b>ASSETS</b>		
1 Cash and balances with banks	1,419,755	533,655
2 Placement with banks maturing between one and twelve months	641,427	760,307
3 Amount due from overseas offices	1,098	2,394
4 Trade Bills	17,329	65,411
5 Loans and Receivables		
Advances to customers	5,663,682	3,984,629
Advances to banks	-	-
Accrued interest and other accounts	92,508	108,257
Provision for impaired loans and receivables collective	(69,460)	(61,432)
Provision for impaired loans and receivables - specific	(42,580)	(53,865)
	<u>5,644,150</u>	<u>3,977,589</u>
6 Investment Securities	1,063,064	1,320,483
7 Property, plant and equipment	13,273	13,386
<b>Total Assets</b>	<b><u>8,800,096</u></b>	<b><u>6,673,225</u></b>
<b>LIABILITIES</b>		
8 Deposits and balances of banks	2,176,712	817,677
9 Deposits from customers		
Demand deposits and current accounts	240,067	232,455
Savings deposits	99,400	74,205
Time, call and notice deposits	610,449	705,883
	<u>949,916</u>	<u>1,012,543</u>
10 Amount due to overseas offices	5,613,056	4,787,944
11 Other liabilities	60,392	54,661
12 Other Provisions	20	400
<b>Total Liabilities</b>	<b><u>8,800,096</u></b>	<b><u>6,673,225</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 31st March 2022 and 30th September 2021.

There were impaired loans and advances to other customers to the extent of HK\$ 82.29 Million as 31st March 2022 and HK\$ 90.36 Million as at 30th September 2021.

	<u>31.3.2022</u>	<u>30.9.2021</u>
	HK\$ '000	HK\$ '000
<b><u>2. Derivatives</u></b>		
a) Notional Amount		
i) Exchange rate contracts	2,472,762	2,724,609
ii) Interest rate contracts	-	-
TOTAL	<u>2,472,762</u>	<u>2,724,609</u>
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	18,413	68
ii) Interest rate contracts	-	-
TOTAL	<u>18,413</u>	<u>68</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>31.3.2022</u>	<u>30.9.2021</u>
	HK\$ '000	HK\$ '000
Notional Amount		
i) Direct credit substitutes	19,799	19,388
ii) Trade related contingent items	182,894	101,758
iii) Other commitments	-	-
TOTAL	<u>202,693</u>	<u>121,146</u>

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**III. Additional Information - continued**

**4 INTERNATIONAL CLAIMS**

		31st March 2022					
		Banks	Official Sector	Non-Bank Financial Institutions	Non-Bank Private Sector	Others	Total
		HK \$ Million					
1	Developed Countries	628	-	-	2	-	630
	of which United states	623	-	-	2	-	625
2	Offshore Centres	499	-	-	131	-	630
	of which Singapore	-	-	-	9	-	9
3	Developing Europe	-	-	-	-	-	-
	Developing Latin America &						
4	Caribbean	-	-	-	3	-	3
	Developing Africa & Middle						
5	East	1	-	-	393	-	394
	of which UAE	1	-	-	2	-	3
6	Developing Asia-Pacific	1,994	-	-	5,152	-	7,146
	of which India	1,642	-	-	5,152	-	6,794
	of which Vietnam	-	-	-	-	-	-
7	International Organisations	-	-	-	-	-	-
8	Unallocated by Country	-	-	-	-	-	-
		3,122	-	-	5,681	-	8,803

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

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>31.3.2022</u> HK\$ ('000)	<u>30.9.2021</u> 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	4,254	8,547
c) Others	39,402	37,264
Trade Financing	77,562	80,003
<u>Loans for use outside Hong Kong</u>	5,542,464	3,858,815
<b>TOTAL **</b>	<u><b>5,663,682</b></u>	<u><b>3,984,629</b></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\$ 116,680 ('000s) at 31st March 2022 and HK\$ 107,218 ('000s) as at 30th September 2021 .

**ii) By Geographical Areas**

Hong Kong	121,218 *	125,814 *
India	5,150,969 **	3,858,815 **
Others	391,495	-
<b>TOTAL</b>	<u><b>5,663,682</b></u>	<u><b>3,984,629</b></u>

\* Out of the loans to Hong Kong there were impaired loans to the extent of HK\$ 20,762 ('000s) as at 31st March 2022 and HK\$ 29,163 ('000s) at 30th September 2021 .

\*\* Out of the loans to India there were impaired loans to the extent of HK\$ 61,534 ('000s) as at 31st March 2022 and HK\$ 61,200 ('000s) as at 30th September 2021.

Geographical locations are based on the physical location of the borrower. Risk transfer is only made if the claim is guaranteed by a party in a country which is different from the counterparty.

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**III. Additional Information - continued**

**6. Overdue and Rescheduled Assets of Customers**

	31.03.2022 (HK\$'000)				30.9.2021 (HK\$'000)			
	Amount	% of total loans to customers	Collateral held	Specific provision made	Amount	% of total loans to customers	Collateral held	Specific provision made
More than 3 months but not more than 6 months	-	0.00%	-	-	-	0.00%	-	-
More than 6 months but not more than one year	-	0.00%	-	-	13,175	0.33%	-	13,175
More than one year	15,637	0.28%	-	15,637	6,424	0.16%	-	6,424

There were other assets overdue for more than 3 months to the extent of HK\$ 11,457 ('000s) as at 31st March 2022 and HK\$ 16,635 ('000s) as at 30th September 2021 .

There were rescheduled advances of HK\$ 66,660 ('000s) as on 31st March 2022 and there were rescheduled advances of HK\$ 70,765 ('000s) as on 30th September 2021.

There were no repossessed assets as at 31st March 2022 and 30th September 2021.

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

There were no advances to banks overdue for more than 3 months as at 31st March 2022 and 30th September 2021.

There were no other assets overdue for more than 3 months as at 31st March 2022 and 30th September 2021.

There were no rescheduled advances as at 31st March 2022 and 30th September 2021.

There were no repossessed assets as at 31st March 2022 and 30th September 2021.

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**III. Additional Information - continued**

**8 Non-bank Mainland Activities**

<u>Type of counterparties</u>	<u>31.3.2022</u> (HK\$'000)			<u>30.9.2021</u> (HK\$'000)		
	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-	-	-	-
4 Other entities of central government not reported in item 1 above	-	-	-	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-	-	-
<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	8,800,096			6,673,225		
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>31.3.2022</b>				<b>Total</b>
	<b>US\$</b>	<b>GBP</b>	<b>Euro</b>	<b>Aud</b>	
	<b>(HK\$ Million)</b>				
Spot assets	8,028	2	2	236	8,268
Spot liabilities	(7,579)	(25)	(15)	(6)	(7,625)
Forward purchases	389	35	21	4	449
Forward sales	(843)	(12)	(8)	(234)	(1,097)
Net options	-	-	-	-	-
Net long (short) position	(5)	0	0	0	(5)

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

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies as at 31st March 2022 and 30th September 2021.

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**III. Additional Information - continued**

**10. Liquidity**

Average Liquidity Maintenance Ratio	Twelve Months <u>ended 31.03.2022</u> <u>281.44%</u>	Twelve Months <u>ended 31.03.2021</u> <u>153.85%</u>
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Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

Average Liquidity Maintenance Ratio	Three Months <u>ended 31.03.2022</u> <u>309.84%</u>	Three Months <u>ended 31.12.2021</u> <u>278.27%</u>	Three Months <u>ended 30.09.2021</u> <u>369.94%</u>	Three Months <u>ended 30.06.2021</u> <u>167.70%</u>
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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 period

As at 31st March 2022	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	29,518							29,518
Due from other banks	55,721	508,944	826,670	367,380	234,897	39,150		2,032,762
Acceptances and Bills	1,080	-	2,363	1,435	993	-	11,458	17,329
Loans and Receivables	30,076	2,652	30,526	32,481	782,990	1,218,355	3,566,602	5,663,682
Investment Securities	1,063,044						20	1,063,064
Other Assets	-						105,781	105,781
<b>Total of on-balancesheet items</b>	<b>1,179,439</b>	<b>511,596</b>	<b>859,559</b>	<b>401,296</b>	<b>1,018,880</b>	<b>1,257,505</b>	<b>3,683,861</b>	<b>8,912,136</b>
Off-Balance Sheet items	6,743	10,256	572,597	630,867	6,711			1,227,174
<b>LIABILITIES</b>								
Deposits from customers	339,467	30,305	138,461	157,439	103,318	180,926	-	949,916
Due to banks	1,251	508,944	986,567	602,902	1,503,341	861,289	2,393,156	6,857,450
Other liabilities	60,392						-	60,392
<b>Total of on-balancesheet items</b>	<b>401,110</b>	<b>539,249</b>	<b>1,125,028</b>	<b>760,341</b>	<b>1,606,659</b>	<b>1,042,215</b>	<b>2,393,156</b>	<b>7,867,758</b>
Off-Balance Sheet items	9,357	12,826	623,930	776,531	25,637	-	-	1,448,281
Contractual Maturity Mismatch	775,715	(30,223)	(316,802)	(504,709)	(606,705)	215,290	1,290,705	823,271
Contractual Cumulative Maturity Mismatch		745,492	428,690	(76,019)	(682,724)	(467,434)	823,271	

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 period

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

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

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**11. Remuneration System**

The Senior Management and the key personnel of the branch are Bank's officers from India, the remuneration package is on the lines decided by the Working Group of the Standing Committee by the Government of India, Ministry of Finance (Banking Division). The Standing Committee has been mandated to standardize the remuneration package to be paid to all India based officers of Indian public sector banks operating in various overseas centers including Hong Kong. The Committee meets at periodic intervals to review/revise the remuneration package taking into account cost of living, market situation, etc.

**Remuneration of Senior Management and Key Personnel**

Information on the remuneration for the Bank's senior management and key personnel is set out below:

(i) Amount of remuneration for the year ended 31st March 2022.

	<u>HKS</u>	<u>Beneficiaries</u>
Fixed remuneration	722,527	2
Variable remuneration	0	0
Total	<u>722,527</u>	<u>2</u>

ii) No senior management or key personnel has been awarded with deferred remuneration during the year ended 31st March 2022.

and

iii) No senior management or key personnel has been awarded with new sign-on or severance payment during the year ended 31st March 2022.

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**SECTION B - BANK INFORMATION CONSOLIDATED BASIS**

**1. Capital and Capital Adequacy**

	<u>31.3.2022</u> HK\$('000s)*	<u>31.3.2021</u> HK\$('000s)*
<b>i) Capital</b>		
Shareholders' Funds	<u>24,244,567</u>	<u>24,036,591</u>
<b>ii) Capital Adequacy Ratio***</b>		
Basel III	<u>13.74%</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	276,636,380	269,363,221
Total Liabilities	252,391,813	245,326,630
Total Advances	134,067,499	125,895,596
Total Customer Deposits	231,480,267	216,783,267
	<u>Year ended 31.3.2022</u> HK\$('000s)*	<u>Year ended 31.3.2021</u> HK\$('000s)*
Profit( loss)	<u>960,499</u>	<u>177,601</u>

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

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

**Declaration of Chief Executive Officer**

We have prepared the financial disclosure statement of UCO Bank , Hong Kong Branch for the year ended 31st March 2022. 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  
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I. 損益帳

截至2022年3月31日止12個月

	<u>2022年3月31日</u>		<u>2021年3月31日</u>	
	<u>(千元港元)</u>		<u>(千元港元)</u>	
<u>收入</u>				
利息收入		49,870		77,527
利息支出		10,378		(31,986)
淨利息收入		<u>60,248</u>		<u>45,541</u>
<u>其他營運收入</u>				
毛收費及佣金收入 (支出-無)	8,775		5,577	
外匯買賣收益減虧損	(779)		477	
買賣證券收益減虧損	510		76,670	
其他收入	3,183	11,689	68,273	150,997
營運收入總額		<u>71,937</u>		<u>196,538</u>
<u>支出</u>				
<u>營運支出</u>				
職員開支	(7,376)		(7,099)	
租金、稅項及公用開支	(1,853)		(1,818)	
其他開支	(8,915)		(10,671)	
其他準備金支出淨額	797	(17,347)	(31,000)	(50,588)
減值損失前營運利潤		<u>54,590</u>		<u>145,950</u>
減值損失及為減值貸款及 應收款項而提撥的準備金				
— 集體準備金	-		-	
— 特定準備金	7,013	7,013	(44,678)	(44,678)
除稅前利潤		61,603		101,272
稅項開支		<u>(3,000)</u>		<u>(8,018)</u>
除稅後利潤		<u>58,603</u>		<u>93,254</u>



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II. 資產負債表  
於2022年3月31日結算

	<u>2022年3月31日</u>		<u>2021年9月30日</u>	
	(千元港元)		(千元港元)	
<b>資產</b>				
1. 現金及銀行結餘		1,419,755		533,655
2. 在銀行於1至12個月內到期的存款		641,427		760,307
3. 存放於海外辦事處的金額		1,098		2,394
4. 貿易匯票		17,329		65,411
5. 貸款及應收款項				
客戶貸款	5,663,682		3,984,629	
給予銀行貸款	-		-	
應計利息及其他帳目	92,508		108,257	
給予減值貸款及應收款項/ 投資而提撥的準備金—集體	(69,460)		(61,432)	
給予減值貸款及應收 款項而提撥的準備金—特定	(42,580)	5,644,150	(53,865)	3,977,589
6. 投資證券減折舊		1,063,064		1,320,483
7. 物業、工業裝置及設備		13,273		13,386
資產總額		<u>8,800,096</u>		<u>6,673,225</u>
<b>負債</b>				
8. 銀行同業的存款和結餘		2,176,712		817,677
9. 客戶存款				
活期存款及往來帳戶	240,067		232,455	
儲蓄存款	99,400		74,205	
定期存款及通知存款	610,449	949,916	705,883	1,012,543
10. 結欠海外辦事處的金額		5,613,056		4,787,944
11. 其他負債		60,392		54,661
12. 其他準備金		20		400
負債總額		<u>8,800,096</u>		<u>6,673,225</u>

III. 附加資料

1. 減值貸款

於2022年3月31日及2021年9月30日，本分行並沒有對銀行及其他金融機構給予減值貸款。

於2022年3月31日及2021年9月30日，本分行對其他客戶給予減值貸款的金額分為港幣82.29百萬元及港幣90.364百萬元。

2. 衍生工具

	<u>2022年3月31日</u>	<u>2021年9月30日</u>
	(千元港元)	(千元港元)
a) 名義數額		
i) 匯率合約	2,472,762	2,724,609
ii) 利率合約	-	-
合計	<u>2,472,762</u>	<u>2,724,609</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	18,413	68
ii) 利率合約	-	-
合計	<u>18,413</u>	<u>68</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>2022年3月31日</u>	<u>2021年9月30日</u>
	(千元港元)	(千元港元)
名義數額		
i) 直接信貸替代項目	19,799	19,388
ii) 與交易有關的或然項目	182,894	101,758
iii) 其他承擔	-	-
合計	<u>202,693</u>	<u>121,146</u>

III. 附加資料 - 續

4. 国际索赔

	2022年3月31日					合計
	銀行	官方部門	非銀行私營部門 非金融私營 非銀行金融部門 (百萬元港元)	其他		
1 发达国家	628	-	-	2	-	630
其中美国	623	-	-	2	-	625
2 离岸中心	499	-	-	131	-	630
其中新加坡	-	-	-	9	-	9
3 欧洲开发	-	-	-	-	-	-
4 开发拉丁美洲和加勒比地区	-	-	-	3	-	3
5 发展中的非洲和中东	1	-	-	393	-	394
其中阿聯酋	1	-	-	2	-	3
6 亚太发展	1,994	-	-	5,152	-	7,146
其中印度佔	1,642	-	-	5,152	-	6,794
其中越南佔	-	-	-	-	-	-
7 国际组织	-	-	-	-	-	-
8 按國家未分配	-	-	-	-	-	-
	3,122	-	-	5,681	-	8,803

	2021年9月30日					合計
	銀行	官方部門	非銀行私營部門 非金融私營 非銀行金融部門 (百萬元港元)	其他		
1 发达国家	1,312	-	-	3	-	1,315
其中美国	1,304	-	-	3	-	1,307
2 离岸中心	70	-	-	135	-	205
其中新加坡	-	-	-	9	-	9
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	-	-	-	9	-	9
其中阿聯酋	-	-	-	9	-	9
其中卡塔尔	-	-	-	-	-	-
6 亚太发展	1,275	-	-	3,858	-	5,133
其中印度佔	1,275	-	-	3,858	-	5,133
其中越南佔	-	-	-	-	-	-
7 国际组织	-	-	-	-	-	-
8 按國家未分配	-	-	-	-	-	-
	2,657	-	-	4,007	-	6,664

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。

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III. 附加資料 - 續

5. 客戶貸款

	2022年3月31日 (千元港元)	2021年9月30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	4,254	8,547
c) 其他	39,402	37,264
貿易融資	77,562	80,003
在香港以外使用的貸款	5,542,464	3,858,815
合計 **	<u>5,663,682</u>	<u>3,984,629</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2022年3月31日為\$ 116,680 千元港元及於2021年9月30日為\$ 107,218 千元港元。

ii) 按區域分析		
香港	121,218 *	125,814 *
印度	5,150,969 **	3,858,815 **
其他	391,495	-
合計	<u>5,663,682</u>	<u>3,984,629</u>

\* 給予香港客戶貸款中減值貸款數額，於2022年3月31日為\$ 20,762 (千元港元) 及於2021年9月30日為\$ 29,163 (千元港元)。

\*\* 給予印度客戶貸款中減值貸款數額，於2022年3月31日為\$ 61,534 (千元港元) 及於2021年9月30日為\$ 61,200 (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

	2022年3月31日 (千元港元)				2021年9月30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%	-	-	-	0.00%	-	-
6個月以上至1年以下	-	0.00%	-	-	13,175	0.33%	-	13,175
1年以上	15,637	0.28%	-	15,637	6,424	0.16%	-	6,424

於2022年3月31日及2021年9月30日，本分行有多於三個月的逾期其他資產，金額分別為\$ 11,457 千元港元和\$ 16,635 千元港元。

於2022年3月31日，本分行有重組貸款為\$ 66,660 千元港元。  
 於2021年9月30日，本分行有重組貸款為\$ 70,765 千元港元。

於2022年3月31日及2021年9月30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2022年3月31日及2021年9月30日，本分行並沒有多於三個月的逾期銀行貸款。

於2022年3月31日及2021年9月30日，本分行並沒有多於三個月的逾期其他資產。

於2022年3月31日及2021年9月30日，本分行並沒有重組貸款。

於2022年3月31日及2021年9月30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	2022年3月31日 (千元港元)			2021年9月30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	-	-	-	-	-	-
<b>合計</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
撥備後總資產	8,800,096			6,673,225		
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。

	<u>2022年3月31日</u> (百萬元港元)				
	<u>美元</u>	<u>英鎊</u>	<u>日圓</u>	<u>歐元</u>	<u>合計</u>
現貨資產	8,028	2	2	236	8,268
現貨負債	(7,579)	(25)	(15)	(6)	(7,625)
遠期買入	389	35	21	4	449
遠期沽出	(843)	(12)	(8)	(234)	(1,097)
期權盤淨額	-	-	-	-	-
長(短)盤淨盤	(5)	-	-	-	(5)

  

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

於2022年3月31日及2021年9月30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2022年3月31日 12個月期間	截至2021年3月31日 12個月期間
平均流動性維持比率	281.44%	153.85%

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12個月之

	截至2022年3月31日 3個月期間	截至2021年12月31日 3個月期間	截至2021年09月30日 3個月期間	截至2021年6月30日 3個月期間
平均流動性維持比率	309.84%	278.27%	369.94%	167.70%

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金問題。

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

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



### III. 附加資料 - 續

#### 流動性監測

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

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

#### 流動性報告

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

#### 資助戰略

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

#### 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2022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>								
与中央银行的现金和	29,518							29,518
来自其他银行	55,721	508,944	826,670	367,380	234,897	39,150		2,032,762
接受和票据	1,080	-	2,363	1,435	993	-	11,458	17,329
贷款和应收款	30,076	2,652	30,526	32,481	782,990	1,218,355	3,566,602	5,663,682
投资证券	1,063,044						20	1,063,064
其他资产	-						105,781	105,781
资产负债表项目总计	1,179,439	511,596	859,559	401,296	1,018,880	1,257,505	3,683,861	8,912,136
资产负债表外项目	6,743	10,266	572,597	630,867	6,711		-	1,227,174
<b>负债</b>								
来自客户的存款	339,467	30,305	138,461	157,439	103,318	180,926	-	949,916
由于银行	1,251	508,944	986,567	602,902	1,503,341	861,289	2,393,156	6,857,450
其他 负债	60,392						-	60,392
资产负债表项目总计	401,110	539,249	1,125,028	760,341	1,606,659	1,042,215	2,393,156	7,867,758
资产负债表外项目	9,357	12,826	623,930	776,531	25,637	-	-	1,448,281
期限不匹配	775,715	(30,223)	(316,802)	(504,709)	(606,705)	215,290	1,290,705	823,271
累积期限错配		745,492	428,690	(76,019)	(682,724)	(467,434)	823,271	

积极的迹象 盈余的位置。

负面迹象表明必须资助的资金流动性短缺

## 流动性差距 (Cont'd)

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

积极的迹象 盈余的位置。

负面迹象表明必须资助的资金流动性短缺

III. 附加資料 - 續

11. 分行酬金政策

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

高級管理層和主要職員的薪酬資料

高級管理層和主要職員的薪酬資料如下

(i) 截止2022年3月31日止12 個月的薪酬資料

	<u>HK\$</u>	<u>人數</u>
固定薪酬	722,527	2
浮動薪酬	-	-
合計	<u>722,527</u>	<u>2</u>

(ii) 截止2022年3月31日止12 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2022年3月31日止12 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>2022年3月31日</u> (千元港元)	<u>2021年3月31日</u> (千元港元)
a) 資本		
股東資本	<u>24,244,567</u> *	<u>24,036,591</u> **
b) 資本充足比率 ***		
〈資本協定三〉	<u>13.74%</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>2022年3月31日</u> (千元港元)	<u>2021年3月31日</u> (千元港元)
資產總額	276,636,380 *	269,363,221 **
負債總額	252,391,813 *	245,326,630 **
貸款總額	134,067,499 *	125,895,596 **
客戶存款總額	<u>231,480,267</u> *	<u>216,783,267</u> **
	截至2022年 3月31日12個月 (千元港元)	截至2021年 3月31日12個月 (千元港元)
稅前利潤 (亏损)	<u>960,499</u> *	<u>177,601</u> **

\* 1港元 =9.680 印度盧比 (2022年3月31日)

\*\* 1港元 =9.405 印度盧比 (2021年3月31日)

**行政總裁聲明**

我們已完成UCO BANK, 香港分行截至2022年3月31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