



UNION BANK OF INDIA

HONG KONG BRANCH

Disclosure Statement
as on 31st March 2021

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

I. Profit and Loss Account

For the year ended 31st March 2021

	<u>31.3.2021</u> (HKS'000)	<u>31.3.2020</u> (HKS'000)
<u>INCOME</u>		
Interest income	332,667	588,365
Interest expenses	(237,436)	(529,414)
Net interest income (expenses)	95,231	58,951
<u>Other Operating Income</u>		
Gains less losses from trading in foreign currencies	1,305	2,196
Gains less losses on securities held for trading	15,111	17,898
Gains less losses from non-trading Investments	-	-
Gains fees and commission income	16,264	4,874
Profit (Loss) on sale of fixed assets	-	-
Others	32,958	73,138
Total Income	160,869	157,057
<u>EXPENDITURE</u>		
Other operating expenses	14,084	18,323
Staff and rental expenses	14,690	16,153
Net (reversal) charge for other provisions	-	-
Operating Profit before Impairment Losses	132,095	122,581
Impairment losses and provisions for impaired loans and receivables		
Collective Provision	(19,868)	63,967
Specific Provisions	691,365	626,424
Profit (Loss) before Taxation	(539,402)	(567,810)
Taxation Expense	-	-
Profit (Loss) after Taxation	(539,402)	(567,810)



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II. Balance Sheet

As at 31st March 2021

	31.3.2021	30.9.2020
	(HK\$'000)	(HK\$'000)
ASSETS		
1. Cash and balances with banks (except those included in amount due from overseas offices)	1,195,388	997,481
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)	1,041,663	914,512
3. Amount due from overseas offices	1,716,137	1,262,075
4. Trade Bills	383,187	480,189
5. Loans and Receivables		
Advances to customers	9,689,571	11,031,423
Advances to banks	-	-
Other Accounts (Accrued interest and others)	42,064	29,638
Provision for impaired loans and receivables - collective	(124,853)	(111,001)
Provision for impaired loans and receivables - specific	(594,754)	(856,122)
6. Investment Securities	827,977	865,358
7. Property, plant and equipment and investment properties	4,176	4,176
Total Assets	14,180,556	14,617,729
LIABILITIES		
Deposits and balances of banks (except those included in amount due to overseas offices)	5,679,706	4,621,626
1. Deposits from customers		
i. Demand deposits and current accounts	105,424	53,337
ii. Savings deposits	3,400	16,087
iii. Time, call and notice deposits	683,343	855,701
2. Amount due to overseas offices	7,681,796	8,977,875
3. Certificates of Deposit issued	-	-
4. Issued Debt Securities	-	-
5. Other liabilities (Accrued interest and others)	26,887	93,103
6. Other Provisions	-	-
Total Liabilities	14,180,556	14,617,729



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III. Additional Information

1. Impaired Loans and Advances

There were no impaired loans and advances to banks as 31st March 2021 and 30th September 2020.

There were impaired loans and advances to other customers to the extent of \$352,586 (HK\$'000) as at 31st March 2021 and \$842,822 (HK\$'000) as at 30th September 2020.

2. Derivatives

	<u>31.3.2021</u>	<u>30.9.2020</u>
	(HK\$'000)	(HK\$'000)
a) Notional Amount		
i) Exchange rate contracts	558,603	630,792
ii) Interest rate contracts	-	-
TOTAL	558,603	630,792
b) Fair Value of Derivative contracts (Gross)		
i) Exchange rate contracts	7,510	420
ii) Interest rate contracts	-	-
TOTAL	7,510	420

3. Off Balance Sheet Exposure other than Derivative Transactions

	<u>31.3.2021</u>	<u>30.9.2020</u>
	(HK\$'000)	(HK\$'000)
Notional Amount		
i) Direct credit substitutes	-	-
ii) Trade related contingent items	867,572	876,983
iii) Other commitment	-	-
TOTAL	867,572	876,983

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SECTION A – BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information – continued

4. INTERNATIONAL CLAIMS

		31 st March 2021					
		Banks	Official	Non-Bank Private Sector		Others	Total
				Non-Bank	Non-Financial		
		HK \$ Million					
1.	Developed Countries	1,055	-	-	3,615	-	4,670
	Of which United States	155	-	-	819	-	974
	Of which United Kingdom	526	-	-	1,180	-	1,706
2.	Offshore Centres	740	-	-	1,949	-	2,689
	Of which Singapore	740	-	-	111	-	851
	Of which Mauritius	-	-	-	1,143	-	1,143
3.	Developing Europe	-	-	-	-	-	-
4.	Developing Latin America & Carribean	-	-	-	-	-	-
5.	Developing Africa& Middle East	1,399	-	-	428	-	1,827
	Of which UAE	1,275	-	-	-	-	1,275
6.	Developing Asia-Pacific	10,913	-	-	2,706	-	13,619
	Of which India	10,913	-	-	2,485	-	13,398
7.	International Organisations	-	-	-	-	-	-
8.	Unallocated by Country	-	-	-	-	-	-
		14,107	-	-	8,698	-	22,805



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III. Additional Information – continued

		30 th September 2020					
		Banks	Official	Non-Bank Private Sector		Others	Total
				Non-Bank	Non-Financial		
		HK \$ Million					
9.	Developed Countries	2,027	-	-	2,864	-	4,891
	Of which United States	155	-	-	824	-	979
	Of which United Kingdom	1,283	-	-	1,189	-	2,427
10.	Offshore Centres	690	-	-	2,489	-	3,179
	Of which Singapore	504	-	-	467	-	971
	Of which Mauritius	-	-	-	-	-	-
11.	Developing Europe	-	-	-	-	-	-
12.	Developing Latin America & Carribean	-	-	-	-	-	-
13.	Developing Africa& Middle East	698	-	-	130	-	828
	Of which UAE	698	-	-	90	-	788
14.	Developing Asia-Pacific	10,764	-	-	4,052	-	14,816
	Of which India	10,764	-	-	3,811	-	14,575
15.	International Organisations	-	-	-	-	-	-
16.	Unallocated by Country	-	-	-	-	-	-
		14,179	-	-	9,535	-	23,714

International claims are derived according to the location of counter parties on which the ultimate after taking into account any transfer of risk.



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III. Additional Information – continued

5. Advances to Customers

	<u>31.3.2021</u> (HK\$'000)	<u>30.9.2020</u> (HK\$'000)
a) <u>By Sectors</u>		
<u>Loans for use in Hong Kong</u>		
i) Industrial, commercial & financial wholesale and retail trade	302,561	495,635
ii) Individuals		
For other* business purposes		-
For other* private purposes		713
b) Trade Financing	38,929	324,745
<u>Loans for use outside Hong Kong</u>	9,348,081	10,210,330
TOTAL**	<u>9,689,571</u>	<u>11,031,423</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 \$6,844,926 (HK\$'000) as at 31st March 2021 and \$ 8,377,402 (HK\$'000) at 30th September 2020.

b)By Geographical Areas

Hong Kong	376,669	*	858,353	*
India	2,981,918	**	4,760,293	**
Others	6,330,984	***	5,412,777	***
TOTAL	<u>9,689,571</u>		<u>11,031,423</u>	

*Out of the loans to Hong Kong \$8 (HK\$'000) as at 31st March 2021 and \$705,223 (HK\$'000) as at 30th September 2020 are impaired.

**Out of the loans to India \$3 (HK\$'000) as at 31st March 2021 and \$3 (HK\$'000) as at 30th September 2020 are impaired.

***Out of the loans to others \$352,575 (HK\$'000) as at 31st March 2021 are impaired and \$509,088 (HK\$'000) as at 30th September 2020 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.



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SECTION A – BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information – continued

6. Overdue and Rescheduled Assets

Overdue loans and Advance to customers

	31.3.2021				30.9.2020			
	(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	0	0	315,592	233,559	0	0%	314,739	856,122
More than 6 months but not more than 1 year	52,388	0.54%			196,170	1.78%		
More than one year	300,198	3.10%			646,652	5.87%		

There were no overdue of loans and advance to banks as 31st March 2021 and 30th September 2020.

There were no rescheduled loans and advance to customers as at 31st March 2021 and 30th September 2020.

There were no rescheduled loans and advance to banks as at 31st March 2021 and 30th September 2020.

There were no repossessed assets held as at 31st March 2021 and 30th September 2020.

There were other assets overdue for more than 3 months to the extent of \$361,194 (HK\$'000) as at 31st March 2021 and \$371,492 (HK\$'000) as at 30th September 2020.

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III. Additional Information – continued

7. Non-bank Mainland Activities

<u>Type of counterparties</u>	<u>31.3.2021</u> (HK\$'000)			<u>30.9.2020</u> (HK\$'000)		
	<u>On-</u>	<u>Off-</u>	<u>Total</u>	<u>On-</u>	<u>Off-</u>	<u>Total</u>
	<u>Balance</u>	<u>Balance</u>		<u>Balance</u>	<u>Balance</u>	
	<u>Sheet</u>	<u>Sheet</u>		<u>Sheet</u>	<u>Sheet</u>	
	<u>exposure</u>	<u>exposure</u>		<u>Exposure</u>	<u>exposure</u>	
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-	-	-	-
2 Local government, 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 central government not reported in item 2 above	-	-	-	-	-	-
6 PRC nationals residing outside Mainland China or other entities incorporated outside Mainland China and their subsidiaries and JVs	-	-	-	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-	-	-
<u>Total</u>	-	-	-	-	-	-
Total assets after provision	14,180,556			14,617,729		
On-balance sheet exposures as percentage of total assets	0.00			0.00		

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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>31.3.2021</u>		
	(HK\$' Million)		
	<u>US\$</u>	<u>Euro</u>	<u>Total</u>
Spot assets	12,957	366	13,323
Spot liabilities	(13,234)	(146)	(13,380)
Forward purchases	279	5	284
Forward sales	(5)	(224)	(229)
Net options	-	-	-
Net long (short) position	(3)	1	(2)

	<u>30.9.2020</u>		
	(HK\$' Million)		
	<u>US\$</u>	<u>Euro</u>	<u>Total</u>
Spot assets	14,508	468	14,976
Spot liabilities	(14,779)	(233)	(15,012)
Forward purchases	306	-	306
Forward sales	(10)	(246)	(256)
Net options	-	-	-
Net long (short) position	25	(11)	14

There is no net structural position constituting 10% or more of the total net structural position in all foreign currencies as at 31st March 2021 and 30th September 2020.

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SECTION A – BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information – continued

9. Liquidity

	Twelve Months Ended 31.3.2021	Twelve Months Ended 31.3.2020
Average Liquidity Maintenance Ratio	183.44%	110.45%

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.

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 or 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.

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III. Additional Information – continued

10. REMUNERATION POLICY OF THE BRANCH

1. Design Characteristics of Remuneration System

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 banks, 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 recommended remuneration structure.



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SECTION A – BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information – continued

2. 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 year ended 31 st March 2021 (HK\$'000)
No. Of Persons	Amount (HK\$'000)	No. Of Persons	Amount (HK\$'000)	
2	819	-	-	819

b) There was no vested or unvested deferred remuneration during the year ended 31st March 2021.

c) There was no deferred remuneration paid out and reduced through performance adjustment during the year ended 31st March 2021.

3. Details of New sign-on and severance payments during the year ended 31st March 2021.

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
DISCLOSURE STATEMENT
SECTION B – BANK INFORMATION CONSOLIDATED BASIS

AVAILABLE FROM THE BANK'S WEBSITE

1. Capital and Capital Adequacy

	<u>31.3.2021</u>	<u>31.3.2020</u>
	(HK\$'000)	(HK\$'000)
a) Capital		
Shareholders' Funds	68,555,801*	34,616,803**
b) Capital Adequacy Ratio***		
	Baese III	
	12.56%	12.81%

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

2. Other Financial Information

	<u>31.3.2021</u>	<u>31.3.2020</u>
	(HK\$'000)	(HK\$'000)
Total Assets	1,139,506,476*	564,224,385**
Total Liabilities	1,105,921,510*	550,143,443**
Total Advances	628,370,941*	322,796,106**
Total Customer Deposits	982,249,166*	461,750,000**
	Year	Year
	ended 31.3.2021	ended 31.3.2020
	(HK\$'000)	(HK\$'000)
Pre-tax Profit	(2,551,217)*	(4,253,299)**

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

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

Declaration of Chief Executive Officer

We have prepared the financial disclosure statement of Union Bank of India, Hong Kong Branch for the year ended 31st March 2021. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority under Section 60A of the Banking Ordinance (Cap.155). To the best of my knowledge, the Disclosure Statement is not false or misleading.



Chief Executive
Union Bank of India, Hong Kong



UNION BANK OF INDIA, HONG KONG

財務資料披露聲明書

甲部 分行資料（只適用於香港）

I. 損益帳

截至 2021 年 3 月 31 日止

	2021 年 3 月 31 日 (千元港元)	2020 年 3 月 31 日 (千元港元)
收入		
利息收入	332,667	588,365
利息支出	(237,436)	(529,414)
淨利息收入	95,231	58,951
其他營運收入		
外匯買賣收益減虧損	1,305	2,196
買賣證券收益減虧損	15,111	17,898
非買賣活動投資收益減虧損	-	-
總費用及佣金收入（支出，無）	16,264	4,874
其他收入	32,958	73,138
收入總額	160,869	157,057
支出		
營運支出		
職員及租金開支	14,690	16,153
其他開支	14,084	18,323
其他準備金支出淨額	-	-
減值損失前營運利潤	132,095	122,581
減值損失及減值貸款 及應收款項而提撥的準備金		
— 集體準備金	(19,868)	63,967
— 特定準備金	691,365	626,424
稅前利潤（虧損）	(539,402)	(567,810)
稅前開支	-	-
稅後利潤（虧損）	(539,402)	(567,810)



UNION BANK OF INDIA, HONG KONG

財務資料披露聲明書

甲部 分行資料 (只適用於香港)

II. 資產負債表

於 2021 年 3 月 31 日

	2021 年 3 月 31 日 (千元港元)	2020 年 9 月 30 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)	1,195,388	997,481
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)	1,041,663	914,512
3. 存放於海外辦事處的金額	1,716,137	1,262,075
4. 貿易匯票	383,187	480,189
5. 貸款及應收款項		
客戶貸款	9,689,571	11,031,423
給予銀行貸款	-	-
其他帳目 (應收利息及其他帳目)	42,064	29,638
給予減值貸款及應收 款項而提撥的準備金 — 集體準備金	(124,853)	(111,001)
給予減值貸款及應收 款項而提撥的準備金 — 特定準備金	(594,754)	(856,122)
6. 投資證券	827,977	865,358
7. 物業、工業裝置及設備以及投資物業	4,176	4,176
資產總額	14,180,556	14,617,729
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)	5,679,706	4,621,626
2. 客戶存款		
i. 活動存款及往來帳戶	105,424	53,337
ii. 儲蓄存款	3,400	16,087
iii. 定期存款及通知存款	683,343	855,701
3. 結欠海外辦事處的金額	7,681,796	8,977,875
4. 已發行存款證	-	-
5. 已發行債務證券	-	-
6. 其他負債 (應計利息及其他帳目)	26,887	93,103
7. 其他準備金	-	-
負債總額	14,180,556	14,617,729



UNION BANK OF INDIA, HONG KONG

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 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有對銀行給予減值貸款。

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行對其他客戶給出的減值貸款分別為\$352,586（千元港元）及\$842,822（千元港元）。

2. 衍生工具

	<u>2021年3月31日</u> (千元港元)	<u>2020年9月30日</u> (千元港元)
a) 名義數額		
i) 匯率合約	558,603	630,792
ii) 利率合約	-	-
合計	<u>558,603</u>	<u>630,792</u>
b) 衍生工具合約公平值總額		
i) 匯率合約	7,510	420
ii) 利率合約	-	-
合計	<u>7,510</u>	<u>420</u>

3. 名義數額

	<u>2021年3月31日</u> (千元港元)	<u>2020年9月30日</u> (千元港元)
名義數額		
i) 直接信貸體替代項目	-	-
ii) 與交易有關的或然項目	867,572	876,983
iii) 其他承擔	-	-
合計	<u>867,572</u>	<u>876,983</u>



UNION BANK OF INDIA, HONG KONG

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

4. 國際索賠

	2021 年 3 月 31 日					
	銀行	官方部門	非銀行私營部門		其他	合計
			非銀行金融	非金融私營部門		
			(百萬元港元)			
1. 發達國家	1,055	-	-	3,615	-	4670
其中美國	155	-	-	819	-	974
其中英國	526	-	-	1,180	-	1,706
2. 離岸中心	740	-	-	1,949	-	2,689
其中新加坡	740	-	-	111	-	851
其中毛里求斯	-	-	-	1,143	-	1,143
3. 歐洲開發	-	-	-	-	-	-
4. 開發拉丁美洲及加勒 比	-	-	-	-	-	-
5. 發展中的非洲及中 東地區	1,399	-	-	428	-	1,827
其中阿聯酋佔	1,275	-	-	-	-	1,275
6. 亞太發展	10,913	-	-	2,706	-	13,619
其中印度佔	10,913	-	-	2,485	-	13,398
7. 國際組織	-	-	-	-	-	-
8. 按國家尚未分配	-	-	-	-	-	-
	14,107	-	-	8,698	-	22,805



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甲部 分行資料（只適用於香港）

III. 附加資料 - 續

2020 年 9 月 30 日						
	銀行	官方部門	非銀行私營部門		其他	合計
			非銀行金融	非金融私營部門		
			(百萬元港元)			
9. 發達國家	2,027	-	-	2,864	-	4,891
其中美國	155	-	-	824	-	979
其中英國	1,283	-	-	1,189	-	2,427
10. 離岸中心	690	-	-	2,489	-	3,179
其中新加坡	504	-	-	467	-	971
11. 歐洲開發	-	-	-	-	-	-
12. 開發拉丁美洲和加勒比	-	-	-	-	-	-
13. 發展中的非洲及中東地區	698	-	-	130	-	828
其中阿聯酋佔	698	-	-	90	-	788
14. 亞太發展	10,764	-	-	4,052	-	14,816
其中印度佔	10,764	-	-	3,811	-	14,575
15. 國際組織	-	-	-	-	-	-
16. 按國家尚未分配	-	-	-	-	-	-
	14,179	-	-	9,535	-	23,714

國際債權是根據對手方在其最終的風險是要考慮到風險的任何轉讓後的位置得出。



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III. 附加資料 - 續

5. 客戶貸款

	<u>2021年3月31日</u> (千元港元)	<u>2020年9月30日</u> (千元港元)
a) <u>按行業類別分析</u>		
<u>在香港使用的貸款</u>		
i) 工商金融		
批發及零售行業	302,561	495,635
ii) 個人		
其他*業務行業	-	-
其他*私人用途	-	713
b) 貿易融資	38,929	324,745
<u>在香港以外使用的貸款</u>	9,348,081	10,210,330
合計**	<u>9,689,571</u>	<u>11,031,423</u>

* 不包括購買住宅物業或信用卡貸款。

**貸款總額中具備抵押品或其他抵押的價值總額於2021年3月31日為\$6,844,926（千元港元）及於2020年9月30日為\$8,377,402（千元港元）。

c) 按區域分析

香港	376,669	*	858,353	*
印度	2,981,918	**	4,760,293	**
其他	6,330,984	***	5,412,777	***
合計	<u>9,689,571</u>		<u>11,031,423</u>	

* 給予香港客戶貸款中減值貸款數額，於2021年3月31日為\$8（千元港元）於2020年9月30日為\$705,223（千元港元）。

** 給予印度客戶貸款中減值貸款數額，於2021年3月31日為\$3（千元港元）於2020年9月30日為\$3（千元港元）。

*** 給予他人客戶貸款中減值貸款數額，於2021年3月31日為\$352,575（千元港元）於2020年9月30日為\$509,088（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。



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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

	2021 年 3 月 31 日 (千元港元)				2020 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	0%	315,592	233,559	0	0%	314,739	856,122
6 個月以上至 1 年以下	52,388	0.54%			196,170	1.78%		
1 年以上	300,198	3.10%			646,652	5.87%		

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有逾期銀行貸款。

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有客戶重組貸款。

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有重組銀行貸款。

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有收回資產。

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行有多於三個月的逾期其他資產，數額分別為港幣\$361,194（千元港元）及\$371,492（千元港元）。

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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	2021年3月31日			2020年9月30日		
	(千元港元)			(千元港元)		
	資產負債表		合計	資產負債表		合計
	內的風險	債表外的風險		內的風險	債表外的風險	
1 中央政府、中央政府擁有的實體及其子公司 and 合資企業	-	-	-	-	-	-
2 地方政府、地方政府擁有的實體及其子公司 and 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 and 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	-	-	-	-	-	-
<u>合計</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
撥備後總資產	14,180,556			14,617,729		
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

8. 外幣匯率風險

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

	2021 年 3 月 31 日		
	(百萬元港元)		
	美元	歐元	合計
現貨資產	12,957	366	13,323
現貨負債	(13,234)	(146)	(13,380)
遠期買入	279	5	284
遠期沽出	(5)	(224)	(229)
期權盤淨額	-	-	-
長(短)盤淨盤	(3)	1	(2)

	2020 年 9 月 30 日		
	(百萬元港元)		
	美元	歐元	合計
現貨資產	14,508	468	14,976
現貨負債	(14,779)	(233)	(15,012)
遠期買入	306	-	306
遠期沽出	(10)	(246)	(256)
期權盤淨額	-	-	-
長(短)盤淨盤	25	(11)	14

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，並沒有單一外幣的結構性倉盤所持有外幣結構性倉盤淨額總額的 10%或以上。

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III. 附加資料 - 續

9. 流動資產

	截至 2021 年 3 月 31 日	截至 2020 年 3 月 31 日
	12 個月期間	12 個月期間
平均流動性維持比率	183.44%	110.45%

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 個月之每月平均流動性維持比率之平均數而計算。

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畫的指引。銀行運用每日製作的現金流量預測／流動資金計畫表管理流動資金。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有銀行訂立並定期檢測。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。銀行亦會跟據借款、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

10. 分行酬金政策

1) 薪酬制度

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。

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III. 附加資料 - 續

2) 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		截至 2021 年 3 月 31 日止 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	819	-	-	819

b) 截至 2021 年 3 月 31 日止，本分行並沒有既定的或非既定的延付薪酬。

c) 截至 2021 年 3 月 31 日止，本分行並沒有支付或因工作表現調整而減少延付薪酬。

3) 截至 2021 年 3 月 31 日止，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

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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

	2021 年 3 月 31 日 (千元港元)	2020 年 3 月 31 日 (千元港元)
a) 資本		
股東資本	68,555,801*	34,616,803**
b) 資本充足比率***		
(資本充足協定三)	12.56%	12.81%

***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

	2021 年 3 月 31 日 (千元港元)	2020 年 3 月 31 日 (千元港元)
資產總額	1,139,506,476*	564,224,385**
負債總額	1,105,921,510*	550,143,443**
貸款總額	628,370,941*	322,796,106**
客戶存款總額	982,249,166*	461,750,000**
	截至 2021 年 3 月 31 日 止年度 (千元港元)	截至 2020 年 3 月 31 日 止年度 (千元港元)
稅前溢利	(2,551,217)*	(4,253,299)**

* 1 港元 = 9.405 印度盧比 (2021 年 3 月 31 日)

** 1 港元 = 9.76 印度盧比 (2020 年 3 月 31 日)

行政總裁聲明

我們已完成 Union Bank of India，香港分行截至 2021 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根據《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

