



Independent Auditor's Report

To the Shareholder of Bank of India (New Zealand) Limited

Report on the audit of the special purpose financial statements

Opinion

We have audited the accompanying special purpose financial statements (excluding information relating to Capital Adequacy in the schedule titled "Report on operation of Subsidiaries for the period ended 31.03.2026") which comprise:

- the balance sheet as at 31 March 2026;
- the profit and loss account for the year then ended; and
- accompanying schedules.

In our opinion, the accompanying special purpose financial statements (excluding information relating to Capital Adequacy included in a schedule titled "Report on operation of Subsidiaries for the period ended 31.03.2026") of Bank of India (New Zealand) Limited (the **Bank**) present in all material respects:

- the Bank's financial position as at 31 March 2026 and its financial performance for the year ended on that date;

in accordance with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (New Zealand) (**ISAs (NZ)**). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

We are independent of the Bank in accordance with Professional and Ethical Standard 1 *International Code of Ethics for Assurance Practitioners (Including International Independence Standards) (New Zealand)* issued by the New Zealand Auditing and Assurance Standards Board and the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code)*, as applicable to audits of financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with Professional and Ethical Standards 1 and the IESBA Code.

Our responsibilities under ISAs (NZ) are further described in the *Auditor's responsibilities for the audit of the special purpose financial statements* section of our report.

Our firm has provided other services to the Bank in relation to the half-year review of the Bank's interim special purpose financial statements, half-year review of the interim statutory disclosure statement and year-end audit of the statutory disclosure statement. Subject to certain restrictions, partners and employees of our firm may also deal with the Bank on normal terms within the ordinary course of trading activities of the business of the Bank. These matters have not impaired our independence as auditor of the Bank. The firm has no other relationship with, or interest in, the Bank.



Emphasis of matter – Basis of Accounting

Without modifying our opinion, we draw attention to the accounting policies in Schedule 17 of the prior year financial statements of Parent, which describes the basis of accounting.

The special purpose financial statements are prepared to enable Bank of India (India) to prepare its consolidated financial statements and not to report on the Bank as a separate entity. As a result, the special purpose financial statements may not be suitable for another purpose. Our opinion is not modified in respect of this matter.



Other matter

The Bank will prepare a separate set of financial statements for the year ended 31 March 2026, in accordance with the generally accepted accounting policies in New Zealand on which we will issue a separate auditor's report to the Shareholder.



Use of this independent auditor's report

This independent auditor's report is made solely to the Shareholder. Our audit work has been undertaken so that we might state to the Shareholder those matters we are required to state to them in the independent auditor's report and for no other purpose. To the fullest extent permitted by law, none of KPMG, any entities directly or indirectly controlled by KPMG, or any of their respective members or employees, accept or assume any responsibility and deny all liability to anyone other than the Shareholder for our audit work, this independent auditor's report, or any of the opinions we have formed.



Responsibilities of Directors for the special purpose financial statements

The Directors, on behalf of the Bank, are responsible for:

- the preparation and fair presentation of the special purpose financial statements in accordance with the accounting policies in Schedule 17 of the Parent's prior year financial statements identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template;
 - implementing the necessary internal control to enable the preparation of a set of special purpose financial statements that is free from material misstatement, whether due to fraud or error; and
 - assessing the ability of the Bank to continue as a going concern. This includes disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless they either intend to liquidate or to cease operations or have no realistic alternative but to do so.
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xlr Auditor's responsibilities for the audit of the special purpose financial statements

Our objective is:

- to obtain reasonable assurance about whether the special purpose financial statements as a whole are free from material misstatement, whether due to fraud or error; and
- to issue an independent auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but it is not a guarantee that an audit conducted in accordance with ISAs NZ will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error. They are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the special purpose financial statements.

A further description of our responsibilities for the audit of the special purpose financial statements is located at the External Reporting Board (XRB) website at:

<https://www.xrb.govt.nz/standards-assurance-standards/audit/responsibilities-audit-reports-2>

This description forms part of our independent auditor's report.

The engagement partner on the audit resulting in this independent auditor's report is Kay Baldock.

KPMG

KPMG

Auckland

27 May 2026



How to interpret limited assurance and material misstatement and non-compliance

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

The assurance practitioner performs procedures, primarily consisting of discussion and enquiries of management and others within the Bank, as appropriate, and analytical procedures and evaluates the evidence obtained.

The procedures selected depend on our judgement, including identifying areas where the risk of material misstatement and non-compliance with the Capital Adequacy calculation requirements of the New Zealand Banking Prudential Regulations and with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template is likely to arise.

Misstatements, including omissions, within the supplementary information relating to Capital Adequacy and non-compliance are considered material if, individually or in aggregate, they could reasonably be expected to influence the relevant decisions of the intended users taken on the basis of the supplementary information relating to Capital Adequacy.

Inherent limitations

Because of the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error or non-compliance with compliance requirements may occur and not be detected.

A limited assurance engagement for the period 1 April 2025 to 31 March 2026 does not provide assurance on whether compliance with the Capital Adequacy calculation requirements of the New Zealand Banking Prudential Regulations and with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template, will continue in the future.

Use of this assurance Report

Our report is made solely to the Shareholder of the Bank. Our assurance work has been undertaken so that we might state to Bank of India (New Zealand) Limited (the Bank) those matters we are required to state to them in the assurance report and for no other purpose.

Our report is released to the Shareholder on the basis that it shall not be copied, referred to or disclosed, in whole or in part, without our prior written consent. No other third party is intended to receive our report.

Our report should not be regarded as suitable to be used or relied on by anyone other than the Shareholder for any purpose or in any context. Any other person who obtains access to our report or a copy thereof and chooses to rely on our report (or any part thereof) will do so at its own risk.

To the fullest extent permitted by law, none of KPMG, any entities directly or indirectly controlled by KPMG, or any of their respective members or employees accept or assume any responsibility and deny all liability to anyone other than Bank of India (New Zealand) Limited (the Bank) for our work, for this independent assurance report, and/or for the opinions or conclusions we have reached.

Our conclusion is not modified in respect of this matter.



Directors' responsibility for the supplementary information relating to Capital Adequacy

The Directors of the Bank are responsible for the compliance activities undertaken to meet their identified compliance requirements and disclosure, preparation of the supplementary information relating to Capital Adequacy that is required to be calculated in accordance with New Zealand Banking Prudential Regulations and disclosed in accordance with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template, which Directors have determined meets the needs of the Bank. This responsibility includes such internal control as the Directors determine is necessary to enable the identification of risks that threaten the compliance requirements being met, designing and implementing controls which will mitigate those risks, compliance and to monitor ongoing compliance, and to enable the disclosure of the supplementary information relating to Capital Adequacy that is free from material misstatement and non-compliance whether due to fraud or error.

Our responsibility

We have responsibility for:

- planning and performing the engagement to obtain limited assurance about whether the supplementary information relating to Capital Adequacy is free from material misstatement and non-compliance, whether due to fraud or error;
- forming an independent conclusion based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Bank.

Summary of the work we performed as the basis for our conclusion

In a limited assurance engagement, the assurance practitioner performs procedures, primarily consisting of discussion and enquiries of management and others within the entity, as appropriate, and evaluates the evidence obtained. The procedures selected depend on our judgement, including identifying areas where the risk of material misstatement and non-compliance with Capital Adequacy calculation requirements of the New Zealand Banking Prudential Regulations and disclosure in accordance with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template is likely to arise.

We exercised professional judgement and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the compliance activities and controls implemented to meet the Capital Adequacy calculation requirements of the New Zealand Banking Prudential Regulations and disclosure in accordance with the accounting policies in Schedule 17 of the prior year financial statements of Bank of India (India) (Parent), which were identified by the Bank as collectively reflecting the policies implemented by the Parent, and the group reporting template.

In undertaking limited assurance, the procedures we primarily performed were:

- Discussed with management regarding the Bank's approach for the calculation of Capital Adequacy Ratios (CAR), including factors considered which affect the Bank's CAR; and
- Obtained management's working of CAR and performed a recalculation.

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.



Our independence and quality management

We have complied with the independence and other ethical requirements of Professional and Ethical Standard 1 *International Code of Ethics for Assurance Practitioners (including International Independence Standards)* (New Zealand) (**PES 1**) issued by the New Zealand Auditing and Assurance Standards Board, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies Professional and Ethical Standard 3 *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements* (**PES 3**), which requires the firm to design, implement and operate a system of quality control including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our firm has also provided other services to the Bank in relation to the half-year review of the Bank's interim special purpose financial statements, half-year review of the interim statutory disclosure statement and year-end audit of the statutory disclosure statement. Subject to certain restrictions, partners and employees of our firm may also deal with the Bank on normal terms within the ordinary course of trading activities of the business of the Bank. These matters have not impaired our independence as assurance providers of the Bank for this engagement. The firm has no other relationship with, or interest in, the Bank.

A handwritten version of the KPMG logo, with the letters 'KPMG' in a cursive, slightly slanted font.

KPMG

Auckland

27 May 2026

BANK OF INDIA (NEW ZEALAND) LTD

For Foreign Branches Only

FORM 'A'

BALANCE SHEET AS AT 31st MARCH 2026

(The Balance Sheet has been prepared in conformity with Form 'A' of the Third Schedule to the Banking Regulation Act, 1949)

		AS ON	AS ON
		31.03.2026	31.03.2025
	Sch	(Current Period)	(Previous Period)
CAPITAL AND LIABILITIES	No.	(Local Currency)	(Local Currency)
CAPITAL	1	50,000,000.00	50,000,000.00
RESERVES & SURPLUS	2	13,917,874.92	13,710,957.57
DEPOSITS	3	97,881,042.30	103,133,214.34
BORROWINGS	4	-	10,000,000.00
OTHER LIABILITIES AND PROVISIONS	5	7,452,345.72	8,515,994.36
TOTAL :		169,251,262.94	185,360,166.27
ASSETS			
		X X X X X X	X X X X X X
CASH AND BALANCES WITH CENTRAL BANK MONETARY AUTHORITY OF THE COUNTRY	6	26,910.90	33,740.80
		X X X X X X	X X X X X X
BALANCES WITH BANKS AND MONEY AT CALL	7	26,309,904.20	34,726,988.90
INVESTMENTS	8	-	-
ADVANCES	9	138,242,584.42	146,583,905.69
FIXED ASSETS	10	116,833.06	152,595.35
OTHER ASSETS	11	4,555,030.37	3,862,935.53
TOTAL		169,251,262.94	185,360,166.27
CONTINGENT LIABILITIES	12	11,723,252.50	1,919,028.72
BILLS FOR COLLECTION			
		(0.00)	0.00

We certify that -

(i) The balance-sheet and schedules/annexures thereto have been prepared in accordance with Accounting Policy mentioned in Schedule 17 of Bank's last year's balance sheet

and amendments thereto.

(ii) Income/expenditure is recognised as per the procedure devised by the Bank in accordance with the prescribed norms, and

Date : 27.05.2026

Anil Verma
Chief Manager

Kishu
Chief Executive

Subject to Audit Report of even date

Chartered Accountants



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 1 - CAPITAL

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	AUTHORISED	xxxxxxxxxxx	xxxxxxxxxxx
	50000010 Number of Equity Shares (Previous Year xxxxxxx) Equity Shares of (curr) NZD each	50,000,000.00	50,000,000.00
II.	ISSUED AND SUBSCRIBED		
	50000010 Number of Equity Shares (Previous Year 50000010) Equity Shares of (curr) NZD..... each	50,000,000.00	50,000,000.00
III.	PAID UP CAPITAL		
	50000010 Number of Equity Shares (Previous Year 50000010) Equity Shares of (curr) NZD each fully paid- up	50,000,000.00	50,000,000.00
	Add: Amount of shares forfeited		
	TOTAL	50,000,000.00	50,000,000.00

Date: 27.05.2026

Anil K Verma

Chief Manager

Kuldeep

Chief Executive

Chartered Accountant

KPMG

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 2 - RESERVES & SURPLUS

	AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I. STATUTORY RESERVE		
Opening Balance		
Additions during the year		
Deductions during the year		
TOTAL I	-	-
II. CAPITAL RESERVE		
A) REVALUATION RESERVE		
Opening Balance		
Additions during the year		
Less: Depreciation /adjustments on a/c of revaluation		
TOTAL (A)	-	-
B) OTHERS		
i) Profit on sale of Investments- Held to Maturity		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (i)	-	-
ii) Foreign Currency Translation Reserve		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (ii)	-	-
iii) Special Reserve - Currency Swaps		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (iii)	-	-
TOTAL (B)	-	-
TOTAL (II) (A+B)	-	-
III. SHARE PREMIUM		
Opening Balance		
Additions during the year		
Deductions during the year		
TOTAL III	-	-
IV. REVENUE & OTHER RESERVES		
i) Revenue Reserve		
Opening Balance	13,710,957.57	12,483,588.64
Additions during the year		
Deductions during the year (Adjustment)	250,000.00	200,000.00
SUB TOTAL (i)	13,460,957.57	12,283,588.64
ii) Other (specify) Reserve		
Opening Balance		
Additions during the year		
Deductions during the year		
SUB TOTAL (ii)		
TOTAL IV	13,460,957.57	12,283,588.64
V Balance in Profit and Loss Account	456,917.35	1,427,368.93
TOTAL (I TO V)	13,917,874.92	13,710,957.57

Date 27.05.2026

Anil Kumar
Chief Manager

Kumar
Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 3 - DEPOSITS

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	Demand Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Current Deposits	1,279,211.38	1,379,553.22
	b) Call Deposits		
	c) Sundry Deposits (Total as per CA 16)		
	d) Overdue Term Deposits (Made less from fixed deposits item III)		
	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
	TOTAL I	1,279,211.38	1,379,553.22
II.	Savings Bank Deposits	3,107,417.63	3,500,993.39
III.	Term Deposits	xxxxxxxxxxx	xxxxxxxxxxx
	a) Fixed Deposits	7,188,044.45	2,870,236.19
	b) Short Deposits		
	c) MIC/QIC	7,980,000.00	5,720,000.00
	d) Recurring Deposits	5,673.38	2,893.01
	e) Double Benefit Deposits	78,320,695.46	89,659,538.52
	f)		
	g)		
	SUB-TOTAL	93,494,413.29	98,252,667.73
	Less : Overdue term deposits added in item I above	-	-
	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
	Sub-Total of term Deposits (Total a to g)	93,494,413.29	98,252,667.73
	TOTAL DEPOSITS (Total of I + II + III)	97,881,042.30	103,133,214.34
	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
SUPPLEMENTARY INFORMATION		xxxxxxxxxxx	xxxxxxxxxxx
	DEMAND DEPOSITS	1,279,211.38	1,379,553.22
	a) From Banks		
	b) From Others	1,279,211.38	1,379,553.22
	SAVINGS BANK DEPOSITS	3,107,417.63	3,500,993.39
	a) From Banks	-	-
	b) From Others	3,107,417.63	3,500,993.39
	TERM DEPOSITS	93,494,413.29	98,252,667.73
	a) From Banks	-	-
	b) From Others	93,494,413.29	98,252,667.73
	TOTAL DEPOSITS *	97,881,042.30	103,133,214.34
	a) From Banks	-	-
	b) From Others	97,881,042.30	103,133,214.34
* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS - TOTAL I + II + III			

Date: 27.05.2026

Anil K Verma

Kuldeep

Chief Manager

Chief Executive

Chartered Accountant

KPMG

BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 4 - BORROWINGS

	AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
II. Borrowings outside India (Give details below)	- xxxxxxxxxxx	10,000,000.00 xxxxxxxxxxx
TOTAL II	-	10,000,000.00

Secured borrowings included in II above in Local Currency -

Note : Inter Branch transactions should not be included in this schedule.
These transactions should be included under "Inter-office adjustments" in
Schedule - 5 Item II (b).

DETAILS OF BORROWINGS OUTSIDE INDIA :-

Date: 27.05.2026

Anujit Verma

Chief Manager

Kumar

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	Bills Payable	xxxxxxxxxx	xxxxxxxxxx
	a) Drafts Payable		
	b) Payslips Issued		
	TOTAL I	-	-
II.	Inter Office Adjustments	xxxxxxxxxx	xxxxxxxxxx
	a) Head Office Account		
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued	48,274.58	252,962.20
IV.	Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
	a) Sundry Credits	3,168,954.14	2,744,935.81
	b) Provision for Taxes		
	c) Reserve for Investment	-	-
	d) Reserve for Standard Assets	480,217.00	2,063,354.00
	e) Reserve for Other Assets	100.00	
	f) Reserve for Loan Losses (NPA)	3,754,800.00	3,261,490.00
	g) Unremitted Profit (HO FUNDS)		
	h) Legal Earned Reserve (HO FUNDS)		
	i) H. O. Subvention Fund (HO FUNDS)		
	j) HO fund General Resv for Cayman Island (HO FUNDS)		
	k) General Reserve Unallocated (HO FUNDS)		
	l) Retained HOAE (HO FUNDS)		
	m) Assigned Capital at Foreign Branches (HO FUNDS)		
	n) Remittance from HO (only for London br.)		
	o) Reserve for banking risk(only for Paris br.)		
	p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
	q) Rebate on Bills Discounted		
	r) Liability for SWAP FC		
	s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
	t) Medium Term Loans II (only for London Br.)		
	u) Amortisation of Premium		
	v) General Reserve Unallocated(not HO funds)		
	w) Capital (Tier I) (For Jersey Br only)		
	x) Deffered Tax Liability		
	y) Other Liabilities-Tax (Net)		193,252.35
	z) Revaluation profit		
	z1)		
	TOTAL IV	7,404,071.14	8,263,032.16
	TOTAL OF I + II + III + IV	7,452,345.72	8,515,994.36

Date: 27.05.2026

Anil Varma
Chief Manager

Kuldeep
Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

**SCHEDULE 6 - CASH AND BALANCES WITH CENTRAL BANK
MONETARY AUTHORITY OF COUNTRY**

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	Cash in Hand (Including Foreign Currency Notes)	26,910.90 xxxxxxxxxxx	33,740.80 xxxxxxxxxxx
II.	Balances with Central Bank Monetary Authority of the Country	xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	xxxxxxxxxxx	xxxxxxxxxxx
	b) In Other Accounts		
	Total (a) & (b)	-	-
	Total I & II	26,910.90	33,740.80

SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
II.		xxxxxxxxxxx	xxxxxxxxxxx
	a) In Current Accounts	24,875,891.39	33,769,648.74
	b) In Other Deposit Accounts	1,434,012.80	957,340.16
	c) Money at Call & Short Notice		
	TOTAL item a, b and c	26,309,904.20	34,726,988.90

SCHEDULE 8 - INVESTMENTS

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
II.	Investments outside India in	xxxxxxxxxxx	xxxxxxxxxxx
	i) Government Securities (including Local Authorities)	- xxxxxxxxxxx	- xxxxxxxxxxx
	ii) Subsidiaries and/or Joint Ventures abroad		
	iii) Other Investments (to be specified)		
	TOTAL II	-	-

Date: 27.05.2026

Anil Verma

Chief Manager

Kuldeep

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 9 - ADVANCES

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	Bills Purchased and Discounted	xxxxxxxxxx	xxxxxxxxxx
	Cheque Purchased/Bills Purchased/ Negotiated		
	Past due Bills Purchased		
	Bills Discounted - (including Medium Term)		
	Past due Bills discounted		
	Bills receivable under L/Cs		
	Unpaid Bills receivable under L/Cs		
	Foreign Bills Purchased/Negotiated		
	Past due Foreign Bills Purchased		
	Total I	-	-
II.	Overdrafts & Loans repayable on demand	xxxxxxxxxx	xxxxxxxxxx
	Loan - (Demand)		
	Cash Credits		
	Overdrafts	7,985,015.40	9,512,907.40
	Suspense Accounts (Debits of Advance Nature)		
	Import Trust Receipts		
	Buyers credit		
	Debit Balance in current accounts	-	49,479.04
	Debit Balance in saving accounts		
	Total II	7,985,015.40	9,562,386.44
III.	Term Loans	130,257,569.02	137,021,519.25
	Total - Advances I + II + III	138,242,584.42	146,583,905.69

Note: All interest bearing loans and advances granted to staff should be shown in Schedule 9 under respective sub-items such as Loans (Demand). Overdrafts etc.

Note: All non-interest bearing loans and advances granted to staff should be shown in Schedule 11 under item VI - Others k).

Anil Kumar

Chief Manager

K. S. K. S.

Chief Executive

Chartered Accountant

Date: 27.05.2026



Break-up of Advances:-
Schedule - 9

Amount
As at
31.03.2026
(In Local Currency)

Particulars of Advances:-	(a)	UNREALISED INTEREST (AS PER CA 19A)	GROSS ADVANCES	PROVISION FOR NPA (AS PER SCH 5)	NET ADVANCES
A					
(i) Bills Purchased and Discounted	7,985,015.40		7,985,015.40		7,985,015.40
(ii) Cash Credits, Overdrafts and Loans repayable on demand	130,257,969.02	394,606.51	129,862,562.51	3,754,800.00	125,108,162.51
(iii) Term Loans	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91
Total (A)					
B					
Security wise Break-up of Advances:-					
(i) Secured by tangible assets	137,592,181.54	394,606.51	137,197,575.13	3,754,800.00	133,442,775.13
(Includes advances against Book Debts)			0.00		0.00
(ii) Covered by Bank/Government Guarantees			0.00		0.00
(iii) Unsecured	550,402.78	0.00	550,402.78		550,402.78
Total (B)	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91
C					
Sectoral Classification of Advances:-					
I. Advances in India					
(i) Priority Sector			0.00		0.00
(ii) Public Sector			0.00		0.00
(iii) Banks			0.00		0.00
(iv) Others			0.00		0.00
Total (C-I)	0.00	0.00	0.00	0.00	0.00
II. Advances outside India					
(i) Due from Banks			0.00		0.00
(ii) Due from Others	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91
(a) Bills Purchased & Discounted			0.00		0.00
(b) Syndication Loans			0.00		0.00
(c) Others	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91
Total (C-II)	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91
Total (C) i.e. (C-I & C-II)	138,242,584.42	394,606.51	137,847,977.91	3,754,800.00	134,093,177.91

Notes:

- Figures reported under total of A, B and C, should match with one another.
- Figures reported in Gross Advances should tally with Schedule 9 (Form A) and CA 19 Total
 - Figures reported in NPA Provisions should tally with Schedule 5 (Form A)
 - Figures reported in URI should tally with CA-16/CA 19A

Note: Duly Signed by authorised signatory

Name : Kuldeep Kishore
Designation: Managing Director
Subsidiary : Bank of India (New Zealand) Limited
Date: 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD
(Revised September 2009)

ANNEXURE TO SCHEDULE 9 - PART A
(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON

31st MARCH 2026

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st MARCH 2026	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO)
a) Claims on Central Government.	0%					
b) Claims guaranteed by Government of India.	0%					
c) Claims on State Government	0%					
d) Claims Guaranteed by State Government	0%					
e) Claims on Public sector undertakings of Government of India	100%					
f) Claims on Public sector undertakings of State Government	100%					
g) Bills Negotiated under L/Cs of our Branches #	100%					
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%					
i) Others	100%	138,242,584.42	3,754,800.00	394,606.51	-	134,093,177.91
Total		138,242,584.42	3,754,800.00	394,606.51	-	134,093,177.91

1 # Details to be given in Annexure to Schedule 9 Part B

2 * Total should tally with CA19 (Total Assets Classification)

** Total should tally with total provision as per CA-19.

*** Total should tally with total of CA-19A

[Allocation of Advances (iv) (b)+*(c)+*(d)]

\$ Should tally with Item H, column 1 amount outstanding of Annexure to Schedule 9 Part AA (NPA) under Basel I framework plus (Basel II Annexure 1 - Sr. No. 6 - Claims on domestic banks column 4 ledger outstanding plus Sr. No. 7 - Claims on foreign banks column 4 ledger outstanding).

Date: 27.05.2026

Chief Manager

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

(Revised September 2009)

(SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES) AS ON 31st MARCH 2026

ANNEXURE TO SCHEDULE 9 - PART AA (For NPA Accounts only)

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON 31st MARCH 2026	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET (IF NEGATIVE PUT ZERO) (1-2-3-4)	Amount of NPA secured by physical collateral (in cases where the amount of provisions held is atleast 15% of the outstanding)
a) Claims on Central Government.	0%						
b) Claims guaranteed by Government of India.	0%						
c) Claims on State Government	0%						
d) Claims Guaranteed by State Government	0%						
e) Claims on Public sector undertakings of Government of India	100%						
f) Claims on Public sector undertakings of State Government	100%						
g) Bills Negotiated under LCs of our Branches #	100%						
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%						
i) Others	100%	12,278,517.52	3,754,800.00	394,606.51	-	8,129,111.01	-
Total		12,278,517.52	3,754,800.00	394,606.51	-	8,129,111.01	-

* Total should tally with CA19 (Assets Classification (b) + (c) + (d))

** Total should tally with total provision as per CA-19. Allocation of Advances (v) (b)+(c) +(d)

*** Total should tally with total of CA-19A (Assets Classification (b) + (c) + (d))

Amit Verma
Chief Manager

Krupa
Chief Executive

Chief Manager

Chief Executive

Chartered Accountant

Date: 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD

Annexure to Schedule 9 (Part – D)

(Special Return for the purpose of segment reporting)

Details of Assets & Income of Wholesale Advances as on 31st MARCH 2026

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking	134,898,273.29	10,158,236.05	207,926.52
B	Total	138,242,584.42	10,347,519.22	261,807.93
C	% of Wholesale to Total (A/B)	97.58%	xxxxxxx	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	7.49%	xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	7.53%	xxxxxxx	xxxxxxx

The segments are defined as under :-

Retail Banking would include exposures which fulfill following two criteria :-

- (i) Exposure – The maximum aggregate exposure upto Rs.5 crores.
- (ii) Total annual turnover is less than Rs.50 crore i.e. the average turnover of the last three years in the case of existing entities and projected turnover in case of new entities.

Wholesale Banking includes all advances which are not included under 'Retail Banking'.

Anil Verma
Chief Manager

Kumar
Chief Executive

Chartered Accountant

Date: 27.05.2026



Working on Wholesale Advances as on 31.03.2026

Sr. No.	Group Name/ Account Name	Loan Account No.	Balance o/s as on 31.03.2026	Interest Earned for FY2025-26	Other Income Earned for FY2025-26
1	ANNU KANDOLA GROUP				
	Annu Kandola	0317980023678033	499,711.82	32,494.70	0.00
	Sky Auto Finance Limited	0317980275816040	0.00	129,330.58	5,399.22
	Sk/ Commercial Investments Limited	0317980261262042	4,057,476.84	304,320.87	1,111.11
	Kiwi Commercial Properties Limited	0317980277256042	1,697,124.54	144,832.22	500.78
	82 Great South Road Limited	0317980264738042	924,313.15	71,188.74	728.57
	Annu Kandola	0317980280244042	1,786,027.67	122,368.15	500.00
	733 Great South Road Limited	0317980283920042	4,427,925.55	135,078.74	510.27
	729 Great South Limited	0317980277248042	755,904.38	61,256.73	223.89
2	DR.GOPI REDDY GROUP				
	Gopi and Nikhita Reddy	0317980071950041	0.00	15,657.30	0.00
	Gopi and Nikhita Reddy	0317980280842041	0.00	2,488.07	0.00
	M.Gopi Reddy	0317980071952033	0.00	42,130.58	0.00
	M.Gopi Reddy	031798023772033	560,002.92	65,225.94	0.00
	New Lynn Property Limited	0317980142570042	704,694.75	39,680.03	0.00
	New Lynn Property Limited	0317980237692042	888,370.55	50,062.09	513.33
	West Auckland Dentists Limited	0317980237756040	1,366,545.32	8,649.14	0.00
	West Auckland Dentists Limited	0317980280850040	32,619.19	199.69	0.00
	West Auckland Dentists Limited	0317980176076034	1,785,275.50	10,914.67	483.16
3	CP GROUP				
	C P Rotorua Limited	0317980022552034	1,498,669.26	107,228.76	0.00
	C P Rotorua Limited	0317980267162042	2,413,667.02	182,490.16	1,066.67
	City Estates Limited	0317980013904042	1,110,703.57	87,939.98	0.00
	Investone Limited	0317980281036252	0.00	22,243.00	0.00
	Investone Limited	0317980282194252	1,500,000.00	48,942.08	0.00
4	SARWAR GROUP				
	Muhammad Sarwar	0317980257570041	1,032,145.14	67,704.68	298.67
	Muhammad Sarwar	0317980280826041	1,000,000.00	80,018.70	166.67
	Kiwi Auto Investments Limited	0317980274784042	4,686,831.30	400,719.35	1,963.89
	Dealer Direct Wholesale Limited	0317980278224040	4,169,113.89	379,642.06	1,785.71
5	GAGAN GUPTA GROUP				
	Chantelle Place Development Ltd.	0317980257108041	626,872.46	41,108.85	182.00
	Whitney Street Developments Ltd.	0317980285926039	688,198.27	2,100.45	207.12
	Portage Road Development Ltd.	0317980278566039	5,136,004.09	318,578.58	3,578.33
	Atkinson Avenue Development Ltd.	0317980272566039	0.00	508,091.85	8,716.21
6	KINSHIP GROUP				
	PR38 Investments Limited	0317980278638039	1,959,992.22	130,884.89	5,875.00
7	SHRIJEE GROUP				
	Shrijee Krupa Family Trust	0317980211978041	1,021,833.61	64,649.49	0.00
8	VIRUS GROUP				
	Virus investment Limited	0317980266020042	3,125,397.30	233,464.97	3,888.89
	Virus investment Limited	0317980268106042	590,758.43	44,722.12	722.22
9	UL-AMIN GROUP				
	Mana Property 10 York Street Ltd	0317980261676041	831,633.98	55,020.94	475.00
	Zeb Vehicle Wholesale Ltd.	0317980268608040	1,105,215.41	95,081.34	666.67
	Mana Property 35-37 Megan Ltd.	0317980257706041	1,689,090.53	111,707.55	972.22
	Mana Property 20 24 Gloucester Road Ltd	0317980267138039	1,906,118.10	145,771.85	9,236.86
	Mana Property 1 Limited	0317980268624039	3,537,211.60	286,945.69	6,512.89
	Mana Group Limited	0317980251174252	0.00	11,783.23	0.00
	Mana Property 67 Stratford Limited	0317980254236039	0.00	19,451.03	1,960.00
10	SANJEEV GUPTA GROUP				
	Rockfield Trust	0317980256420039	1,643,531.62	61,194.62	0.00
	Karaka Trust	0317980265060041	100.00	236,717.78	18,398.30
	V&S Holdings Limited	0317980268210042	3,819,113.25	0.00	2,000.00
11	Curvez and Zeeshan Group				
	Premium Investments Limited	0317980278056041	0.00	182,515.75	20,038.48
	Curvez Singh Chandok and Zeeshan Sarwar	0317980279534041	0.00	407,293.83	14,274.05
	Premier Distributors Limited	0317980279606040	0.00	265,830.24	0.00
	Premium Distributors Limited	0317980286048040	7,500,000.00	13,134.25	8,432.16
12	Nikesh Barot Group				
	Shubh Mt.Albert Holdings Ltd	0317980281394039	5,566,178.98	239,263.29	3,482.19
	Shubh Mt.Albert Holdings Ltd	0317980281458034	343,589.45	7,577.07	0.00
	Shubh Mt.Albert Holdings Ltd	0317980278968041	0.00	17,847.97	3,019.34
13	VR GROUP				
	Travellers Inn Limited	0317980255436042	4,107,642.56	308,297.69	1,527.78
	Ankur Investmens Limited	0317980256674041	1,348,970.21	84,999.10	405.56



Working on Wholesale Advances as on 31.03.2026

Sr. No.	Group Name/ Account Name	Loan Account No.	Balance o/s as on 31.03.2026	Interest Earned for FY2025-26	Other Income Earned for FY2025-26
	Ankur Investmens Limited	0317980256690042	558,168.11	41,789.49	202.78
	Dress Circle Apartments Ltd.	0317980187170041	471,036.42	35,611.10	0.00
	M and RA Limited	0317980260366041	891,165.74	56,200.04	265.89
	M and RA Limited	0317980260374042	1,007,849.43	75,643.96	355.56
	M and RA Limited	0317980269248041	218,953.99	17,544.52	250.00
	V.R. Hamilton Limited	0317980280762040	828,408.69	76,896.97	2,000.00
	V.K.Sharma	0317980284122040	818,539.26	24,053.24	465.75
	Sanjay Kumar & Shanti Devi	0317980279470041	0.00	36,297.93	55.56
14	Harkirat Singh Group				
	Hillside Developments Limited	0317980255524041	1,142,524.01	74,934.61	333.33
	Maich Road Development Ltd	0317980257474041	1,236,216.25	81,103.35	358.33
	Enhance Enterprises Limited	0317980281896040	5,000,000.00	272,367.09	2,681.02
	Harkirat Singh Mandat	0317980280770041	1,000,000.00	80,046.29	166.67
15	HERSCHEL GUPTA				
	Herschel Gupta	0317980255882041	1,479,060.52	35,641.05	1,300.00
	Kauri Investments Limikted	0317980261588039	100.00	0.00	0.00
16	BHAVEEP DHILLON GROUP				
	Muryala Homes Limited	0317980288878039	0.00	210,932.50	8,435.84
	Remuera Properties Limited	0317980276982042	2,251,445.32	186,810.56	1,333.33
17	SHAHIDA SARWAR				
	Shahida Sarwar	0317980280252042	2,120,500.00	161,901.33	594.44
18	MAPLEWOODS GROUP				
	Maplewoods & Company Ltd.	0317980261406033	1,195,294.06	71,686.30	55.56
	Maplewoods & Company Ltd.	0317980267330034	682,872.23	40,400.29	71.43
19	Sai Yeshwanth Sappa	0317980261422041	1,216,856.82	76,646.13	722.22
20	SRIDHAR & GAYATRI				
	Om Sai Family Trust	0317980264906033	173,448.64	9,228.37	0.00
	Om Sai Family Trust	0317980264850041	945,668.43	52,454.96	0.00
	Sai Ram Trust	0317980285600041	2,300,000.00	13,857.40	0.00
	Sai Ram Trust	0317980285598033	246,570.08	1,485.74	0.00
21	HARRY SINGH GROUP				
	582 Redoubt Road Dev. Ltd.	0317980266960039	0.00	454,167.97	17,811.08
	582 Redoubt Road Dev. Ltd.	0317980285846040	6,056,906.27	24,891.40	606.39
	Shirley Road Dev. Ltd.	0317980267648042	6,000,000.00	450,754.16	418.57
22	ANWER GROUP				
	Nama Properties Airfield Ltd	0317980273116039	0.00	14,258.41	5,332.19
	Nama Propely Tawa Limited	0317980277678039	1,447,081.27	209,093.18	6,412.50
	Nama GSR Limited	0317980278304039	1,781,986.45	142,988.96	10,000.00
23	MOHD NASEEM GROUP				
	Muhammad Naseem	0317980277352041	716,000.00	50,132.92	55.56
	Pasefika Cars Limited	0317980277408040	2,186,637.77	211,050.35	2,571.43
24	Vijay Shrivastava	0317980279358039	2,663,957.00	215,182.75	9,250.00
25	P S Chandhok Group				
	P S Chandhok	0317980282258041	2,717,097.88	120,198.89	47.75
	P S Chandhok	0317980283242033	0.00	13,360.66	53.70
26	Sehdev Poonia Group				
	Geejay 2024 Limited	0317980284894039	1,099,254.22	21,570.42	4,339.73
27	Sunil Sethia Group				
	Alpha Progressive (2020) Ltd.	0317980285416041	1,000,100.00	12,211.33	465.75
			134,898,273.29	10,158,236.05	207,926.52

Date: 27.05.2026

Ankur Varma

Chief Manager

Vijay Shrivastava

Chief Executive

Chartered Accountant

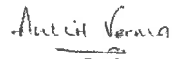


Bank of India (New Zealand) Limited

Workings: Large Credits (Substantial Exposures Exceeding 10% of Capital Funds)

	Capital & Reserves	63,917,874.92
	10% of Capital Funds	6,391,787.49
Large Exposures & Ownership Details in Excess of 10% of Capital Funds		
Large Exposures		
1	ANNU KANDOLA GROUP	14,148,483.95
2	CP GROUP	6,523,039.85
3	SARWAR GROUP	10,888,090.33
4	GAGAN GUPTA GROUP	6,451,074.82
5	UL-AMIN GROUP	9,069,269.62
6	GURVEZ & ZEESHAN GROUP	7,500,000.00
7	VR GROUP	10,250,734.41
8	HARKIRAT SINGH GROUP	8,378,740.26
9	HARRY SINGH GROUP	12,056,906.27
		85,266,339.51

Date: 27.05.2026



Chief Manager



Chief Executive

Chartered Accountant



SCHEDULE 10 - FIXED ASSETS AS ON 31st MARCH 2026

BLOCK	DESCRIPTION	GROSS BLOCK BALANCE AS ON 31-03-2025*		ADDITIONS DURING THE YEAR ENDED 31.03.2026				DEDUCTIONS DURING THE YEAR ENDED 31.03.2026		GROSS BLOCK CLOSING BALANCE AS ON 31st MARCH 2026 (3 + 4 + 5 + 6 - 7 - 8 - 9)	Sheet No. 1 10 1,075,448.38
		3	4	5	6	7	8	9			
I.	PREMISES	1,075,448.38	-	-	-	-	-	-	-	-	1,075,448.38
II.	FURNITURE & FIXTURES	0.00	-	-	-	-	-	-	-	-	-
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	280,054.81	3,668.35	-	-	-	-	-	-	-	283,723.16
		XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (Item xiii, xiv)	0.00	-	-	-	-	-	-	-	-	-
C	Airconditioning plant etc. and Business machine (Item viii to xi)	0.00	-	-	-	-	-	-	-	-	-
D	Motor Cars, Vans and Motor Cycles (Item xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
E	Cycles (Item xvi)	0.00	-	-	-	-	-	-	-	-	-
F	Data Processing Machines including Computers (Item xi)	76,192.05	8,700.15	-	-	-	-	-	-	-	84,892.19
	TOTAL OF II	356,246.85	12,368.50	-	-	-	-	-	-	-	368,615.35
	GRAND TOTAL (I + II)	1,431,695.23	12,368.50	-	-	-	-	-	-	-	1,444,063.72

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2025

THE OPENING/CLOSING BALANCES OF GROSS BLOCK MUST AGREE WITH THE BALANCE IN YOUR GENERAL LEDGER A/C FURNITURE & FIXTURES/REGISTER OF FURNITURE & FIXTURES.

NOTE : For detailed description of items of Furniture & Fixtures, please Refer to Manual of Instructions. Volume No. 2, Chapter 26.

Date : 27.05.2026

Aravind Venkatesh
Chief Manager

V. Subramanian
Chief Executive

Chartered Accountant



BLOCK	DESCRIPTION	ACUMULATED DEPRECIATION AS ON 31-03-2025	DEPRECIATION						ACUMULATED DEPRECIATION CLOSING BALANCE AS ON 31st MARCH 2025	WRITTEN DOWN VALUE (W.D.V.)	
			ADDITIONS DURING THE YEAR ENDED 31.03.2026		DEDUCTIONS DURING THE YEAR ENDED 31.03.2026		DUE TO TRANSFERS TO OTHER BRANCHES	DUE TO MOC		AS ON 31.03.2025	AS ON 31.03.2025
			FROM PROFIT & LOSS ACCOUNT	TRANSFERS FROM OTHER BRANCHES	THROUGH OTHER BRANCHES	THROUGH OTHER BRANCHES					
		11	12	13	14	15	16	17	18	19	20
I.	PREMISES	1,040,971.84	24,044.03	-	-	-	-	-	1,065,015.87	10,432.51	34,476.54
II.	FURNITURE & FIXTURES	183,042.47	17,860.10	-	-	-	-	-	200,902.57	82,820.58	97,012.34
A	Furniture, Fixture and Equipments (item i to vii, xv, xvii, xviii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
B	Electric Fittings and Equipments (item xiii, xiv)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
C	Airconditioning plant, etc. and Business machine (item viii to xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (item xxi)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
E	Cycles (item xvi)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
F	Data Processing Machines including Computers (item xi)	55,085.58	6,226.65	-	-	-	-	-	61,312.23	23,579.96	21,106.47
	TOTAL II	238,128.05	24,086.75	-	-	-	-	-	262,214.80	106,400.55	118,118.81
	TOTAL I + II	1,279,099.89	48,130.78	-	-	-	-	-	1,327,230.67	116,833.06	152,596.35

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2025

Note : @ THE FIGURES REPORTED UNDER TOTAL I+II IN COLUMN 12 SHOULD TALLY WITH ITEM V, DEPRECIATION ON BANK'S PROPERTY IN SCHEDULE 16 OF FORM 'B'.

Date : 27.05.2026

Arundhama
Arundhama
Chief Manager

Kumar
Kumar
Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 11 - OTHER ASSETS

	AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I. Inter-Office Adjustment (Branch Adjustment)		
II. Interest Accrued	61,801.83	97,903.28
III. Tax paid in advance/tax deducted at source	722,143.69	-
IV. Stationery, Stamps and Stamped Documents		
V. Non-Banking assets acquired in satisfaction of claim`		
VI. Others	xxxxxxxxxxx	xxxxxxxxxxx
a) Suspense Accounts (Debits) of Other Assets Nature	2,117,889.07	1,729,543.05
b) Accumulated Loss carried forward a/c		
c) Swap A/c.		
d) Clearing Adjustments		
e) Currency Position		
f) Trade A/c. (Forex)		
g) Non-Interest bearing Loans/ Advances to Staff		
h) capital work in process		
i) Deferred Tax Assets **	1,275,301.00	1,560,779.00
j) Security Deposit		
k) Interest receivable on loans/advance	345,260.27	439,531.77
l) GST Paid		
m) GST Refundable	32,634.51	35,178.43
n) Interest Accrued on (BOINZ) Deposits		
o) Miscellaneous total		
p) Net Tax Assets		
		-
		-
Total VI	3,771,084.85	3,765,032.25
Total I to VI	4,555,030.37	3,862,935.53

* Details of Placements (including vostro Rupee balances) with Treasury Branch, Other Indian Branches and Foreign Branches included in above must be given separately with the name of the Branch and amount. Total should agree with Item I.

** Full details of Deferred Tax Assets / Liability including treatment in books should be given separately.

Date: 27.05.2026

Anil K. Verma

Chief Manager

Kuldeep

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LIMITED
Break-up of Interest Accrued (Schedule-11) as on 31.03.2026

Sr. No.	Category	HTM (1)	AFS (2)	HFT (3)	Others (4)	Total (1+2+3+4)
	SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)					
2	Investments in other approved securities guaranteed by Central/State Government					
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.					
4	Recapitalisation Bonds					
	Other Debt Securities					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indra/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.					
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme					
7	State Government guaranteed other securities which have become NPA.					
8	Investments in bonds issued by banks					
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal					
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital					
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings					
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 8c to above RBI Circular)					
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate					
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)					
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company					
16	Direct investments in equity shares convertible 'Bonds and Debentures' and units of equity oriented mutual funds.					
17	All other investments					
18	Foreign Investments					
19	Other participations (OP)					
	Other Interest Accrued					
20	Other Interest Accrued				61,801.83	
	TOTAL *	0.00	0.00	0.00	61,801.83	0.00

Date: 27.05.2026

* should tally with the total amount of interest included in Interest Accrued [Item II of Schedule-11]

Anish Verma
 Chief Manager

V. Anand
 Chief Executive

Chief Manager

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 12 - CONTINGENT LIABILITIES

		AS ON 31.03.2026 (Current Period) (Local Currency)	AS ON 31.03.2025 (Previous Period) (Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantee given on behalf of constituents	xxxxxxxxxx	xxxxxxxxxx
	a) In India		
	b) Outside India	603,644.50	603,644.50
V.	Acceptances, endorsements and other obligations	xxxxxxxxxx	xxxxxxxxxx
	a) Bank's Liability for Credits (L/C) opened for customers	11,119,608.00	1,315,384.22
	b) Bank's Liability for confirming credits		
	c) Bank's Liability for acceptance A/c. customers		
	d) Liabilities for acceptances on behalf of Customers		
	Total of item V	11,119,608.00	1,315,384.22
VI.	Other items for which the Bank is contingently liable (Give details)		
	a) Interest Rate Swap		
	b) CAPITAL COMMITMENTS #		
	c) Others		
	Total of item VI	-	-
	Total of items I to VI	11,723,252.50	1,919,028.72

Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for arrears of Cumulative Dividends. Bills Rediscounted etc. to be included here.

Date: 27.05.2026

Anurag Verma

Chief Manager

Kumar

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

(Revised March 2008)

ANNEXURE TO SCHEDULE 12 - PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES)		
	AMOUNT OUTSTANDING AS ON 31.03.2026 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY (Local Currency)
I	Claims against the bank not acknowledge as debts	
II	Liability for partly paid Investments	
III	Liability on account of outstanding forward exchange contracts with original maturity of:*	
	a) 14 days or less	
	b) 15 days or more but less than 1 year	
	c) 1 year & over but less than 2 years	
	d) 2 years & over but less than 3 years	
	e) And so on	
	T o t a l [a+b+c+d+e]	-
IV	Guarantees given on behalf of constituents	
	a) Against counter guarantees of OUR BRANCHES	
	b) Against counter guarantee of OTHER BANKS of which	
	i) Financial Guarantees	
	ii) Others	
	c) Financial Guarantees	310,000.00
	d) Others	293,644.50
	Total [a+b+c+d]	603,644.50
		300,000.00
V	Acceptances, Endorsement & other obligations	
	a) Bank's liability for credits opened for customers @	11,119,608.00
	b) Bank's Liability for Confirming Credits	
	c) Bank's Liability for Acceptances a/c Customers @	
	d) Liability for Acceptances on behalf of customers @	
	T o t a l [a+b+c+d]	11,119,608.00
		11,119,608.00
VI	Other Items for which bank is contingently liable	
a)	Interest rate swap with original maturity of *	
	i) 14 days or Less	
	ii) 15 days or more but less than 1 year	
	iii) 1 year & over but less then 2 years	
	iv) 2 years & over but less then 3 years	
	v) and so on	
	T o t a l [i+ii+iii+iv+v]	-
		-
b)	Capital Commitments #	
c)	Others	
	T o t a l [a+b+c] I.e. Total Of VI	-
		-
	T o t a l I to VI**	11,723,252.50
		11,419,608.00

* As per D-5 return

** Total I to VI should tally with Contingent Liabilities as per Schedule 12

@ Further break-up of these items should be furnished as per Format of " Additional Information for Capital Adequacy Measure-II" (enclosed)

Arrears of cumulative dividends, Bills Rediscounted. Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for etc. are to be included here.

NOTE: TOTALS OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF SCH-12

Date: 27.05.2026

Anil Kumar
Chief Manager

Kumar
Chief Executive

Chartered Accountant



(Revised December 2008) BANK OF INDIA (NEW ZEALAND) LTD
ADDITIONAL INFORMATION FOR CAPITAL ADEQUACY MEASURES - II
(As part of annexure to Schedule 12, Part - A)

Further Break-up of Contingent Credit Exposure As on **31st MARCH 2026**

Sr. No.	Credit Contingent Items	Client / Obligor	CCF for Contingent	Risk Weight for Obligor	Total Book Exposure	Cash Margin/ Deposits/Provision	Net Exposure (4-5)
		1.00	2.00	3	4	5	6
1	Letters of Credit (Documentary)	Govt.	20.00	0			0.00
2	Letters of Credit (Documentary)	Banks	20.00	20			0.00
3	Letters of Credit (Documentary)	ND- SI-NBFCs	125.00	100			0.00
4	Letters of Credit (Documentary)	Others	20.00	100	11,119,608.00	11,119,608.00	0.00
5	Letters of Credit (Clean)	Govt.	100.00	0			0.00
6	Letters of Credit (Clean)	Banks	100.00	20			0.00
7	Letters of Credit (Clean)	ND- SI-NBFCs	125.00	100			0.00
8	Letters of Credit (Clean)	Others	100.00	100			0.00
A	Total [under column 4 should tally with item V(a) of Annexure to Schedule 12 (Part A)]			0	11,119,608.00	11,119,608.00	0.00
1	Guarantees - Financial	Govt.	100.00	0			0.00
2	Guarantees - Financial	Banks	100.00	20			0.00
3	Guarantees - Financial	ND- SI-NBFCs	125.00	100			0.00
4	Guarantees - Financial	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150.00	100			0.00
	(ii) On behalf of Stock Brokers & Market makers		125.00	150			0.00
	(iii) Others		100.00	100	310,000.00		310000.00
B	Total [under column 4 should tally with item IV(c) of Annexure to Schedule 12 (Part A)]			0	310,000.00	0.00	310000.00
1	Guarantees - Others	Govt.	50.00	0			0.00
2	Guarantees - Others	Banks	50.00	20			0.00
3	Guarantees - Others	ND- SI-NBFCs	125.00	100			0.00
4	Guarantees - Others	Others	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
	(i) Secured by mortgage on commercial real estate		150.00	100			0.00
	(ii) On behalf of Stock Brokers & Market makers		125.00	150			0.00
	(iii) Others		50.00	100	293644.50	300000.00	0.00
C	Total [under column 4 should tally with item IV(d) of Annexure to Schedule 12 (Part A)]			0	293644.50	300000.00	0.00
1	Bank's Liability for Acceptances A/c Customers.	Govt.	100.00	0			0.00
2	Bank's Liability for Acceptances A/c Customers.	Banks	100.00	20			0.00
3	Bank's Liability for Acceptances A/c Customers.	ND- SI-NBFCs	125.00	100			0.00
4	Bank's Liability for Acceptances A/c Customers.	Others	100.00	100			0.00
D	Total [under column 4 should tally with item V(c) of Annexure to Schedule 12 (Part A)]			0	0.00	0.00	0.00
1	Liabilities for Acceptances on behalf of Customers	Govt.	100.00	0			0.00
2	Liabilities for Acceptances on behalf of Customers	Banks	100.00	20			0.00
3	Liabilities for Acceptances on behalf of Customers	ND- SI-NBFCs	125.00	100			0.00
4	Liabilities for Acceptances on behalf of Customers	Others	100.00	100			0.00
E	Total [under column 4 should tally with item V(d) of Annexure to Schedule 12 (Part A)]				0.00	0.00	0.00

Date: 27.05.2026

Anjali Verma
Chief Manager

Vijay
Chief Executive

Chartered Accountant



FORM 'B'
PROFIT & LOSS ACCOUNT FOR THE Year Ended 31st MARCH 2026
From 01.04.2025
To 31.03.2026

(The Profit & Loss Account has been prepared in conformity with Form 'B' of the third schedule to the Banking Regulation Act, 1949)

SCHEDULE NO.	Year Ended	
	01.04.2025 to 31.03.2026 (Local Currency)	01.04.2024 to 31.03.2025 (Local Currency)
I. INCOME		
INTEREST EARNED 13	11,232,868.20	12,190,408.33
OTHER INCOME 14	377,806.88	471,977.87
LOSS TRANSFERRED	-	-
TOTAL :	11,610,675.08	12,662,386.20
II. EXPENDITURE		
INTEREST EXPENDED 15	5,125,572.31	4,783,917.10
OPERATING EXPENSES 16	3,553,728.10	3,320,197.70
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	2,474,457.32	3,130,902.47
PROFIT TRANSFERRED	456,917.35	1,427,368.93
TOTAL	11,610,675.08	12,662,386.20

Difference

-

-

-

Date : 27.05.2026

Amit Verma
 Chief Manager

Vijay
 Chief Executive

Subject to Audit Report of even date

Chartered Accountants



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 13 - INTEREST EARNED

	From To	Year Ended	
		01.04.2025 31.03.2026 (Local Currency)	01.04.2024 31.03.2025 (Local Currency)
I.	Interest/Discount on advances/bills	xxxxxxx	xxxxxxx
	Miscellaneous - Inland		
	Miscellaneous - Foreign		
	Miscellaneous Foreign Imports(including Trust Receipts)		
	Miscellaneous Foreign Exports		
	Cash Credit	-	-
	Overdrafts	385,757.04	937,927.79
	Term Loans	9,957,434.06	10,096,951.70
	Interest Miscellaneous and TOD	4,328.12	27,902.01
	Bills Discounted		
	XXXXXXXX	XXXXXXXX	XXXXXXXX
	XXXXXXXX	XXXXXXXX	XXXXXXXX
	Total I	10,347,519.22	11,062,781.50
II.	Income on Investments Discount/Interest		
III.	Interest on balance with Central Bank Monetary Authority of Country etc	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
1.	Interest on balance with Central Bank Monetary Authority of Country		
2.	Interest on Call Loans to Bank		
3.	Interest on Deposits with other Banks	885,348.98	1,127,626.83
4.	Inter Bank Fund/Interest Rate Swap		
	Total III	885,348.98	1,127,626.83
IV.	Others		
	Others Interest/Discount NOT included in I.II.III above		
	Interest received from our own branches -	xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxx
	(a) Other own Foreign branches		
	(b) Own Indian Branches, if any		
	Total IV	-	-
	Total (I + II + III + IV)	11,232,868.20	12,190,408.33

Date: 27.05.2026

Anil K Verma

Chief Manager

Kuldeep

Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 14 - OTHER INCOME

	From To	Year Ended			
		01.04.2025 31.03.2026 (Local Currency)		01.04.2024 31.03.2025 (Local Currency)	
		Credits	Debits	Credits	Debits
I. Commission, Exchange and Brokerage					
Commission - Foreign / inland		39,987.18		36,125.55	
Commission - on Guarantees		10,136.44		8,418.22	
Exchange - Foreign					
Brokerage					
Proposal Processing Charges		219,862.56		309,972.77	
Rent - Safe Deposits Lockers					
Total I		269,986.18	-	354,516.54	-
(Net balance to be extended to) Total I		269,986.18		354,516.54	
II. Profit on Sale of Investments					
Less : Loss on sale of Investments					
III. Profit on revaluation of Investments					
Less : Loss on revaluation of Investments		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
IV. Profit on sale of Land, Buildings, and Other Assets					
Less : Loss on sale of Land, Buildings, and Other Assets		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
V. Profit on Exchange Transactions			88,159.32	102,225.01	
Less : Loss on Exchange Transactions					
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
VI. Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India					
VII. Miscellaneous Income		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Rent (from property owned by Bank)					
Service Charges - C/D, S/B etc.					
Recoveries in written off Accounts					
Miscellaneous Receipts		19,661.38		15,236.32	
XXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
Total VII		19,661.38		15,236.32	
Total (I to VII)		377,806.88		471,977.87	

Date: 27.05.2026

Anil Verma
Chief Manager

Kumar
Chief Executive

Chartered Accountants



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 15 - INTEREST EXPENDED

	From To	Year Ended	
		01.04.2025 31.03.2026 (Local Currency)	01.04.2024 31.03.2025 (Local Currency)
I. Interest on Deposits		XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
Miscellaneous - Inland			
Miscellaneous - Foreign			
Fixed Deposits		4,758,357.06	4,427,260.67
Certificate of Deposits			
Short Deposits			
Deposits with Notice/Call Deposits			
FCNR Deposits			
Savings Bank Deposits		3,187.86	3,675.15
Current Deposits			
Others			
Total I		4,761,544.92	4,430,935.82
II. Interest on Central Bank Monetary Authority of the country		XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
1. Interest on Central Bank Monetary Authority of the country			
2. Borrowings from Other Banks/Branches (BOI Singapore and BOINY)		364,027.39	352,981.28
3. Borrowings from Foreign Banks/Correspondents			
4. Rediscount charges paid to RBI/Other Banks			
Total II		364,027.39	352,981.28
III. Others			
Interest paid on Head Office/Branches balances		XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
a) Interest paid to Head Office on H.O. funds if any			
b) Interest paid to Other own Foreign Branches			
c) Interest paid to own Indian Branches *			
d) Interest rate swap			
Rediscount charges paid to Other Institutions / MTN			
Total III		-	-
Total (I + II + III)		5,125,572.31	4,783,917.10
* Branch-wise details of interest paid (included in above) and interest due but not paid (I.e. included in Provision made)			
	Interest paid on Head Office/Branches balances	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	T o t a l	-	-
	Interest due but NOT paid on	Treasury Branch	Other Indian Branches
1)	FCNR - B		
2)	Overnight placements		
3)	Other placements		
	T o t a l	-	-

Date: 27.05.2026

Anil Kumar
Chief Manager

Kuldeep
Chief Executive

Chartered Accountants



BANK OF INDIA (NEW ZEALAND) LTD

SCHEDULE 16 - OPERATING EXPENSES

	From To	Year Ended			
		01.04.2025 31.03.2026 (Local Currency)		01.04.2024 31.03.2025 (Local Currency)	
I.	Payments to and Provisions for Employees	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Salaries	1,411,144.96		1,253,361.08	
	Rent Paid to IBOs	279,200.00		205,217.03	
	Medical Aid	54,066.63		31,000.79	
	Less : Credit Salaries	-		-	
	Total I	1,744,411.59		1,489,578.90	
II.	Rent, Taxes and Lighting	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Rent	-		-	
	Taxes	-		-	
	Lighting	28,808.79		25,022.08	
	Expenditure on Property Let				
	Less : Credit Rent				
	Total II	28,808.79		25,022.08	
III.	Printing and Stationery	8,873.63		8,822.01	
IV.	Advertisement and Publicity	11,340.25		13,888.91	
V.	Depreciation on Bank's Property	48,130.78		72,478.76	
VI.	Directors' fees, allowances & expenses	83,000.00		83,000.00	
VII.	Auditors' fees and expenses	311,500.00		311,100.00	
VIII.	Law Charges	42,028.92		59,522.32	
IX.	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		89.50		131.60
	Postage - Foreign	-	112.90		658.06
	Telegrams & Telephone - Inland		56,531.13		44,396.27
	Telegrams - Foreign				
	Stamps - Inland/Foreign				
		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
	Sub Total	-	56,733.53	-	45,185.93
	(Net balance to be extended to) Total IX		56,733.53		45,185.93
X.	Repairs and Maintenance	5,443.82		16,429.08	
XI.	Insurance	84,816.77		83,524.65	
XII.	Other Expenditure	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Business Development Expenses	24,079.99		6,739.13	
	Staff Welfare Expenses (Educational)	77,190.74		133,261.56	
	Travelling Expenses	73,396.36		36,441.26	
	News Papers	-		319.02	
	* Miscellaneous Charges	953,972.93		934,884.09	
	Entertainment Expenses				
	Total XII	1,128,640.02		1,111,645.06	
	Total (I to XII)	3,553,728.10		3,320,197.70	

* Details as per separate sheet enclosed

Date: 27.05.2026

Anil Verma
Chief Manager

Kumar
Chief Executive

Chartered Accountants



BANK OF INDIA (NEWZEALAND) LTD	
Details of the Miscellaneous Charges as on 31.03.2026	
Particulars	Amount in Local Currency
Interest on Lease Liability	134,294.81
Depreciation on ROU Asset	208,945.67
Consultant Charges	144,452.33
Rating Agency Charges	54,406.34
FCBS Expenses: Finacle Share expenses	32,606.71
Payment to Private Security Guards	4,112.94
Premises OPEX Charges	68,970.93
Swift Charges	26,854.81
AIL Payment on Interest Paid	11,231.23
Leasing	3,652.32
Bank Charges	67,633.10
Ombudsman Fee	7,500.00
Cleaning	22,240.72
Credit Check	5,925.52
Membership & Subscription	22,713.74
Land Information and Title Search	312.50
Plant Maintenance	841.51
Water	2,361.65
Security	0.00
Printing	58.73
Sanitary	2,180.17
GST not refundable	59,022.99
Staff Welfare Expenses	0.00
Event Participation	2,200.00
Other general expenses	71,454.21
Management Fees	0.00
Total	953,972.93

Anil H Verma
Chief Manager

Kumar
Chief Executive

Chartered Accountants

Date: 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD

Annexure 1 to Form B

ANNEXURE OF PROVISIONS & CONTINGENCIES AND APPROPRIATIONS

debited to Profit & Loss Account for the year ended 31.03.2026
i.e. from 01-04-2025 to 31-03-2026

		Amount in full (in Local Currency)
A) (i)	PROVISIONS & CONTINGENCIES	
1	Provision for Bad / Doubtful debts (NPA)	2,292,722.93
2	Provision for Taxation	181,734.39
3	Provision for Standard Assets	
4	Provision for Investment Depreciation	
5	Bad debts written off to the debit of P&L A/C	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)		
b)		
c)		
	Sub Total (i)	2,474,457.32
(ii)	Less: Excess Provisions written back (Please give details)	
1	Provision written back for Bad / Doubtful debts (NPA)	
2	Provision written back for Taxation	
3	Provision written back for Standard Assets	
4	Provision written back for Investment Depreciation.	
5	Bad debts written off to the debit of P&L A/C	
6	Amount utilised / retained to wipe off brought forward losses	
7	Other Provisions (Please specify) (Refer Note No. 2)	
a)		
b)		
c)		
	Sub Total (ii)	-
	TOTAL " A " : (i) - (ii)	2,474,457.32
B)	APPROPRIATIONS	
1	General Reserve Unallocated	
2	Legal Earned Reserve	
3	Provisions for Statutory Reserves, if any (Please give details)	
	Total "B"	-
	TOTAL (A + B) *	2,474,457.32

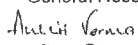
* The total should tally with the amount of 'Provision & Contingencies' appearing in summary page of Form 'B' for the period 01-04-2024 to 30-09-2024.

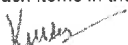
Note 1 : The amount of Furniture & Fixtures written off should be reported under Schedule 14 - Item IV Less : Loss on sale of Land, Building & Other Assets.

Note 2 : Other Provisions include only those
a) for diminution in the value of any assets other than fixed assets,
b) For meeting any claim or liability specifically recognised and earmarked; as such, these do not include general/non-specific allocations as per local laws, if they are in the nature of reserve. For example Provision for Standard Assets is a requirement as per Bank's Policy, Any such provision, if done as per local laws will come under provisions as these are not in the nature of reserve.

Note 3 : Any excess provision written back to credit of P & L A/c should be reported in A(ii) above - Excess provision written back - and not in Schedule 14.

Note 4 : Appropriations include transfer from Profit & Loss a/c to reserves such as Legal earned Reserve, General Reserve and any such items in the nature of unallocated reserves / free reserves.


Chief Manager


Chief Executive

Chartered Accountant

Date : 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD
 CA 16 (PART I) AS ON
 31st MARCH 2026

SR NO	Title of Account	Date of Entry	Refer NOTE 2 MARGIN MONEY/ DEPOSITS HELD AGAINST L/Cs/ GUARANTEES, SECURITY DEPOS. MARGIN FOR ADVANCES	APPLICATION/ ALLOTMENT/CALL MONEY ON NEW ISSUE/RIGHT ISSUE OF SHARES DEBENTURES DIVIDENDS ETC.	CREDIT BALANCES OF LOANS, CASH CREDITS ETC. DORMANT & UNCLAIMED ACCOUNTS	DEPOSITS FOR TOKEN, EXCESS CASH RECEIVED, CASH FOUND ON PREMISES, ETC.	OTHER ITEMS	TOTAL
1	2	3	4	5	6	7	8	9
1								0.00
2								0.00
3								0.00
4								0.00
5								0.00
6								0.00
7								0.00
8								0.00
9								0.00
10								0.00
11								0.00
12								0.00
13								0.00
14								0.00
15								0.00
16								0.00
17								0.00
18								0.00
TOTAL			0.00	0.00	0.00	0.00	0.00	0.00

Note : 1 Total of items 1 to 5 to be shown under sub-head "Sundry Deposits" under demand Deposits item No.1(C) of Schedule 3 on liabilities side of form A.
 Note : 2 Staff Security deposit margins, deposit etc. where the repayment is not free should be shown under items 8 "Other Items" in CA-16 (Part I)Sundry Credits

Date : 27.05.2026

Amit Verma
 Chief Manager

Vijay
 Chief Executive

Chartered Accountant



SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON COMMERCIAL BILLS	INCOME RECD. FROM SHARAS, GUARANTEE, COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCATIONS ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID	AMOUNT RECEIVED FROM DEPOSITORS, ETC. ETC. III SETTLEMENT OF DEBTS	UNREALISED INTEREST INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT. COLLECTION OF DIRECT-INDIRECT TAXES CDS, ITP, ETC.	CHEER NOTES	TOTAL	TOTAL	TOTAL
1	RWT deducted on Interest												
2	RWT on director fees												
3	Term Deposit control ac												
4	Misc items												
5	Misc amount payable												
6	Marin Money on Guarantee												
7	Interest Payable TOR (NZD)		5,355.57			225,172.56							
8	Interest Payable Savin (NZD)		1,174.44										
9	Interest Payable TOR (USD)		12,812.70										
10	Amortisation of Loan processing charges												
11	Unrealised other income												
12	Lease Liability (FRS-16)												
13	Provision for staff leave pay												
14													
15													
16													
17													
18													
	TOTAL		48,274.58			359,813.02	263,201.75	394,606.51	200,806.28	1,550,526.58	3,168,954.14	3,217,228.72	394,606.51

NOTE:
 1. Item 1 to be shown in Schedule 5 of Form 'A' under item III "Interest Accrued".
 2. Total of item 2 to 9 to be shown in Schedule 5 of Form 'A' under item 'IV a) Sundry Credits'
 3. Total of item 5 and 7 to tally with total shown in Form CA-19 A.

Date: 27.05.2026

Anand Kumar
 Chief Manager

Kumar
 Chief Executive

Chartered Accountant

DETAILS	UNREALISED INTEREST INCOME	UNREALISED CHEER INCOME
9. AVAILABLE TO other Staff	343,665.51	0.00
9. AVAILABLE TO STAFF	0.00	0.00
TOTAL	343,665.51	0.00





STATEMENT OF GENERAL LEDGER ACCOUNT - SUSPENSE ACCOUNTS (DEBITS) AS AT

BANK OF INDIA (NEW ZEALAND) LTD
 CA 16 (PART III) AS ON
 31st MARCH 2026

SR NO	Title of Account	Date of Entry	ADVANCES NATURE	ADVANCE PAYMENTS AND AMOUNT RECOVERABLE	PAYMENTS MADE IN RESPECT OF FURNITURE & FIXTURES 'AIR CONDITIONERS PENDING FINAL SETTLEMENTS	PREPAID EXPENSES AND EXPENDITURE SUBSEQUENTLY CHARGEABLE TO BRANCHES OR HO P&L ACCOUNT	AMOUNTS REIMBURSED TO PARTIES/CUSTOMERS IN WHOSE ACCOUNT'S FRAUDS WERE DETECTED	FRAUDS, FORGERIES, EMBEZZLEMENT AND OTHER TYPE OF LOSSES GIVE DETAILS	ADVANCES GIVEN TO STAFF AS EMPLOYER AND NOT AS BANKER SUCH AS FESTIVAL ADVANCE	OTHER ITEMS	TOTAL (2 TO 8) REFER NOTE 1	TOTAL (1 TO 8)
1	Bond Money											10
2	Advance staff			18,860.00							18,860.00	18,860.00
3	Deferred Tax								2,000.00		2,000.00	2,000.00
4	Prepaid Tax					1,275,301.00					1,275,301.00	1,275,301.00
5	Liability Policy					550.00					550.00	550.00
6	Material damage and business interruption policy					4,493.45					4,493.45	4,493.45
7	D & O Insurance					18,254.00					18,254.00	18,254.00
8	Financial Inst Crime Liability Policy					21,775.00					21,775.00	21,775.00
9	Rating Fee											
10	GST refundable											
11	Right to Use Asset (IFRS-16)											
12	Misc Items				297,776.71						297,776.71	297,776.71
13												
14												
15												
16												
17												
18												
	TOTAL			316,636.71		1,320,373.45			2,000.00	1,766,614.42	3,425,824.58	3,425,824.58
	AMOUNT OF PROVISION REQUIRED										0.00	0.00

(Refer Note 2)

Note 1 :- Balance of Items 2 to 8 to be shown in Form A on Assets side under Item VI "Others" of Schedule 11 "Other Assets" as a separate sub-item styled "Suspense Accounts (Debits) of Other Assets Nature".

Note 2 :- Total of Amount of Provision required as reported in Column I i.e. 9 should be shown in CA-19 under additional information Item (E).

Date: 27.05.2026

Arun Verma
 Chief Manager

Vijay
 Chief Executive

Chartered Accountant

BANK OF INDIA (NEW ZEALAND) LTD

CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON 31st MARCH 2026 (Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS		DUE FROM OTHERS		SUB-TOTAL	STAFF	GRAND TOTAL
	2	3	4	5			
I. ALLOCATION OF ADVANCES							
ii) SECURED BY TANGIBLE ASSETS COVERED BY GUARANTEES [(a)+(b)+(c)]				133,358,057.64	133,358,057.64	-	133,358,057.64
a) BANKS	-	-	-	-	-	-	-
b) GOVERNMENT	-	-	-	-	-	-	-
c) DICGC / ECGC / CGFSI	-	-	-	-	-	-	-
iii) UNSECURED				560,202.92	560,202.92	89,306.86	649,509.78
iv) PROVISION REQUIRED [(a)+(b)+(c)+(d)]				4,234,124.00	4,234,124.00	893.00	4,235,017.00
a) STANDARD ASSETS (a1+a2)	-	-	-	479,324.00	479,324.00	893.00	480,217.00
a1 On Standard Assets other than a2 under asset code 11	-	-	-	479,324.00	479,324.00	893.00	480,217.00
a2 On Standard Assets identified for 26 days default under 265-1 code 1.2	-	-	-	-	-	-	-
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)	-	-	-	3,754,800.00	3,754,800.00	-	3,754,800.00
(b1) On Secured Advances (AC 21)	-	-	-	3,754,800.00	3,754,800.00	-	3,754,800.00
(b2) On Unsecured Advances (AC 22)	-	-	-	-	-	-	-
c) DOUBTFUL ASSETS (c1+c2+c3)	-	-	-	-	-	-	-
c1 on doubtful assets upto 1 year (AC 31)	-	-	-	-	-	-	-
c2 on doubtful assets > 1 yr upto 3 years (AC 32)	-	-	-	-	-	-	-
c3 On Doubtful Assets above 3 years (AC 33)	-	-	-	-	-	-	-
d) LOSS ASSETS (AC 40)	-	-	-	3,754,800.00	3,754,800.00	-	3,754,800.00
TOTAL I * (i + ii + iii + iv)	-	-	-	138,152,384.56	138,152,384.56	90,199.86	138,242,584.42

ii) STANDARD ASSETS (a1+a2)				125,873,867.04	125,873,867.04	90,199.86	125,964,066.90
a1 Standard assets (other than a2) under asset code 11	-	-	-	125,873,867.04	125,873,867.04	90,199.86	125,964,066.90
a2 Standard assets identified for 36 days default under asset code 11	-	-	-	-	-	-	-
b) SUB-STANDARD ASSETS (b1+b2)				12,278,517.52	12,278,517.52	-	12,278,517.52
(b1) Secured Advances	-	-	-	12,278,517.52	12,278,517.52	-	12,278,517.52
(b2) Unsecured Advances	-	-	-	-	-	-	-
c) DOUBTFUL ASSETS (c1+c2+c3)				-	-	-	-
c1 Doubtful Assets upto 1 year (AC 31)	-	-	-	-	-	-	-
c2 Doubtful Assets above 1 year upto 3 years (AC 32)	-	-	-	-	-	-	-
c3 On Doubtful Assets above 3 years (AC 33)	-	-	-	-	-	-	-
d) LOSS ASSETS (AC 40)				138,152,384.56	138,152,384.56	90,199.86	138,242,584.42
TOTAL II * (a+b+c+d)	-	-	-	138,152,384.56	138,152,384.56	90,199.86	138,242,584.42
DIFFERENCE				-	-	-	-
* GRAND TOTAL IN COLUMN 8 FOR TOTAL (I) AND TOTAL (II) SHOULD AGREE WITH TOTAL ADVANCES - SCHEDULE '9'.							

(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :	(Local Currency)	PROVISION REQUIRED FOR OTHER ASSETS
(1) BILLS PURCHASED & DISCOUNTED	-	-
(b) INDIAN	-	-
(b) FOREIGN	810,509.00	-
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND	3,424,508.00	-
(3) TERM LOANS	4,235,017.00	-
TOTAL (A) (1+2+3) should tally with Grand Total in Column 8 Item (iv)	8,470,034.00	-

NOTE 1) Figures in Part I - Item iv - b, c and d must represent only the amount considered Bad and Doubtful for which provision is required and should tally with column 14 of CA 19 - B (i.e. Statement of Problem Credits - CA 19 - B)

NOTE 2) Figure in Part II against respective Health Codes must represent the amount "OUTSTANDING IN THE ACCOUNTS".

CERTIFIED THAT ASSET CLASSIFICATION HAS BEEN VERIFIED AND FOUND CORRECT.

Chief Manager
Chief Executive
Chartered Accountant

Date : 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD

CA19 - A

(Local Currency)

SUMMARY PARTICULARS AND CLASSIFICATION OF UNREALISED INCOME AS ON 31st MARCH 2026

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM BANKS	BILLS PURCHASED DISCOUNTED	SYNDICATED LOANS	OTHERS	SUB-TOTAL	STAFF	GRAND TOTAL
1	2	3	4	5	6	7	8
I. ALLOCATION OF ADVANCES							
i. SECURED BY TANGIBLE ASSETS							
ii. COVERED BY GUARANTEES [(a) + (b) + (c)]	0.00	0.00	0.00	394606.51	394606.51	0.00	394606.51
a) BANKS							
b) GOVERNMENT							
c) DICGC / ECGC / CGFSI							
iii. UNSECURED							
TOTAL - I = (i + ii + iii)	0.00	0.00	0.00	394606.51	394606.51	0.00	394606.51
II. ASSET CLASSIFICATION							
a. STANDARD ASSETS (a1 + a2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a1 Std Assets (other than a2) under asset code 11							
a2 Std Assets identified for write-off/default under asset code 12							
b. SUB-STANDARD ASSETS (b1 + b2)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b1 Secured Advance (AC 21)							
b2 Unsecured Advance (AC 22)							
c. DOUBTFUL ASSETS (c1 + c2 + c3)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c1 Doubtful assets upto 1 year (AC 31)							
c2 Doubt assets > 1 year upto 3 years (AC 32)							
c3 On Doubtful Assets above 3 years (AC 33)							
d. LOSS ASSETS (AC 40)							
TOTAL - II = [(a) + (b) + (c) + (d)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00

III TYPE OF FACILITY	(A) BREAK-UP OF UNREALISED INCOME	(B) INTEREST CHARGEABLE BUT NOT CHARGED IN NPA A/Cs
1. BILLS PURCHASED/DISCOUNTED	XXXXXX	
2. CASH CREDIT, OVERDRAFTS & LOANS REPAYABLE ON DEMAND		
3. TERM LOANS	394606.51	
TOTAL	394606.51	0.00

NOTE 1 : GRAND TOTAL IN COLUMN 8 SHOULD AGREE WITH EACH OTHER AS WELL AS THE AGGREGATE OF AMOUNT REPORTED IN COLUMNS 6 AND 7 OF CA 16 (Part II)

Date : 27.05.2026

Anil Kumar
Chief Manager

Kumar
Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

STATEMENT OF PROBLEM CREDIT (CA 19B) AS ON
(CA 19B)

31st MARCH 2026

Amount in Local Currency

SR NO	ACCOUNT TITLE	NATURE OF FACILITY	SANCTIONED LIMIT	ASSET CATEGORY (SS/DI/D2, D3/L)	EXACT DATE SINCE A/C IS NPA	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE (7) - (8)	REALISABLE VALUE OF SECURITY	DESCRIPTIONS OF REALISABLE VALUE OF SECURITY	PROVISION REQUIRED AS PER LMA / AUDITORS	PROVISION REQUIRED AS PER RBI NORMS	HIGHER OF TWO (12) / (13)	PROVISION HELD	EXCESS SHORTFALL
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	HG (HG + KI)	Term Loan	7,139,000.00	SS	31.12.2024	1,479,150.52	36,435.24	1,442,721.28	1,000,000.00	IRVS	428,434.00	221,874.08	428,434.00	579,151.00	150,727.00
2	SG (RT + VSH + KT)	Term Loan	10,925,000.00	SS	30.09.2025	5,462,744.87	172,993.94	5,289,750.93	4,335,000.00	Land & Property	651,155.00	819,411.73	931,155.00	1,297,745.00	246,590.00
3	GR (GR + NL + WA)	Term Loan / Overdraft	5,488,893.00	SS	31.12.2025	5,336,612.13	97,856.38	5,238,755.75	3,389,300.00	Property, Plant, Machinery	1,947,312.13	800,491.82	1,947,312.13	1,947,894.00	581.87
	TOTAL		23,562,893.00			12,276,517.52	307,289.56	11,971,227.96	8,724,300.00		3,306,901.13	1,841,777.63	3,306,901.13	3,754,800.00	447,898.87

Date : 27.05.2026

Aradhya Arora
Chief Manager

Vijay
Chief Executive

Chartered Accountant



CA-19C
INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2025 TO 31.03.2026

PART A : For Accounts with Fund Based Sanctioned Limit or Fund based outstanding (whichever is greater) with Rs. 100 lacs and above.

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 30.09.2025 (Fund Based)	Provision required on account of NPV sacrifice.
	1	2	3
1. STANDARD ACCOUNTS			
2. SUB-STANDARD ACCOUNTS		NIL	
3. DOUBTFUL ACCOUNTS			

PART B : For Accounts with Fund Based Sanctioned Limit or Fund based outstanding below Rs. 100 lacs .

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 30.09.2025 (Fund Based)	Provision required on account of NPV sacrifice.
	1	2	3
1. STANDARD ACCOUNTS			
2. SUB-STANDARD ACCOUNTS		NIL	
3. DOUBTFUL ACCOUNTS			

Date: 27.05.2026

- Note: 1 The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures
 iii) Commercial Real Estate Exposures and iv) Loss Assets, which are not eligible for restructuring.
 2 Separate communication from HO Credit Monitoring Department is sent for further details of restructuring done during the year ended 1st April 2025 to 31st March 2026

Anish Kumar
 Chief Manager

Chief Executive
 0.00

KPMG
 Chartered Accountant

Chartered Accountant



ADDITIONAL INFORMATION ON ACCOUNTS RESTRUCTURED FROM 01.04.2025 TO 31.03.2026

PART I : UNDER APPLICATIONS RECEIVED UPTO 31.03.2026 & PENDING AS ON 31.03.2026

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2026 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
1. STANDARD ACCOUNTS				XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS				XXXXXX	XXXXXX		

PART II : UNDER APPLICATIONS RECEIVED AFTER 31.03.2009

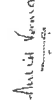
PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2026 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
COMMERCIAL REAL ESTATE (CRE) 1ST restructuring							
1. STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2nd RESTRUCTURING (OTHER THAN CRE)							
1. STANDARD ACCOUNTS				XXXXXX	XXXXXX		
2. SUB-STANDARD ACCOUNTS				XXXXXX	XXXXXX		

PART III : RESTRUCTURING DONE UNDER BR. CIR. NO. 102/131 DTD 25.10.2008 (i.e. under normal restructuring scheme)

PARTICULARS	No of Accounts (Total)	Aggregate outstanding as on 31st MARCH 2026 (FUND BASED)	Of which WCTL outstanding	Aggregate Value of Security (Principal + Collateral)	Provisions Required on account of		
					NPA	WCTL	NPV
	1	2	3	4	5	6	7
1. STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	
2. SUB-STANDARD ACCOUNTS			XXXXXX	XXXXXX	XXXXXX	XXXXXX	

Note: The following advances are excluded i) Personal and Consumer Loans ii) Capital Market Exposures & iii) Loss Assets which are not eligible for restructuring.

Date: 27.05.2026



Chief Manager



Chief Executive

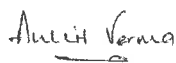
Chartered Accountant

BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR
HELD FOR TRADING

Sr. No.	Category	Risk Weight	Book Value HFT	Provision HFT	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
	TOTAL		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.



Chief Manager



Chief Executive

Chartered Accountant

Date : 27.05.2026

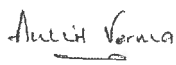


BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR
HELD TO MATURITY (HTM)

Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM)	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 8c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
	TOTAL		0.00	0.00	0.00
	Investments in subsidiaries /joint ventures				0.00

Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.



Chief Manager



Chief Executive

Chartered Accountant

Date : 27.05.2026

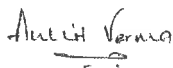


BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR
AVAILABLE FOR SALE

Sr. No.	Category	Risk Weight	Book Value AFS	Provision AFS	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
Other Debt Securities			XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0			0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
TOTAL			0.00	0.00	0.00
Investments in subsidiaries /joint ventures					0.00


Note : 1.

Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.



Chief Manager

Date : 27.05.2026



Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR

SUMMARY

Sr. No	Category	Risk Weight	Book Value SUMMARY	Provision SUMMARY	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)	0	0.00	0.00	0.00
2	Investments in other approved securities guaranteed by Central/State Government	0	0.00	0.00	0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20	0.00	0.00	0.00
4	Recapitalisation Bonds	0	0.00	0.00	0.00
Other Debt Securities			XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indra/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	0.00	0.00	0.00
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20	0.00	0.00	0.00
7	State Government guaranteed other securities which have become NPA.	100	0.00	0.00	0.00
8	Investments in bonds issued by banks	20	0.00	0.00	0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20	0.00	0.00	0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100	0.00	0.00	0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100	0.00	0.00	0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75	0.00	0.00	0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150	0.00	0.00	0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50	0.00	0.00	0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100	0.00	0.00	0.00
16	Direct Investments in equity shares convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150	0.00	0.00	0.00
17	All other investments	100	0.00	0.00	0.00
18	Foreign Investments	100	0.00	0.00	0.00
19	Other participations (OP)	100	0.00	0.00	0.00
TOTAL * and **			0.00	0.00	0.00
Investments in subsidiaries /joint ventures			0.00	0.00	0.00

* Total of Book Value of investment should tally with total of Schedule 8

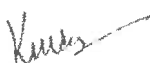
** Total of Provisions should tally with "Reserve for Investment" (item IV-d of Schedule 5

: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

Investments in Public Financial Institutions(PFIs) are to be shown under Item 17 ' All other investments' and not under Item 8 ' Investments in Bonds issued by Banks



Chief Manager



Chief Executive

Chartered Accountant

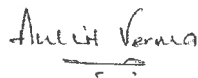
Date : 27.05.2026



BANK OF INDIA (NEW ZEALAND) LTD
Break-up of Interest Accrued on Investments as on 31.03.2026

Sr. No.	Category	Risk Weight	Book Value	Provision	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
1	Interest due/ Accrued on Government Securities / other approved Securities	0.00			0.00
2	Interest due / Accrued on Government Guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	20.00			0.00
3	Interest due / Accrued on State Govt. guaranteed Securities of Govt. Undertakings not forming part of approved market borrowing programme / unguaranteed other approved Securities	100.00			0.00
4	Interest due/Accrued on State Government guaranteed securities which have become NPA	100.00			0.00
5	Interest accrued on investments in bonds issued by / Securities guaranteed by other banks	20.00			0.00
6	Interest accrued -- All Others	100.00			0.00
	TOTAL *		0.00	0.00	0.00

* should tally with the total amount of interest on Investments included in Interest Accrued [Item II of Schedule 11]



Chief Manager

Date : 27.05.2026



Chief Executive

Chartered Accountant

KPMG

FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D

BANK OF INDIA (NEW ZEALAND) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY

INTER-BRANCH TRANSACTION NATURE ONLY		AS ON 31.03.2026 Year Ended (Local Currency)
		xxxxxxx xxxxxxx
III.	Liability on account of outstanding forward exchange contracts in respect of Inter-Branch transaction nature only (Branch-wise details should be attached as per format enclosed) - Annexure D1	
IV.	Guarantees given on behalf of Constituents in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached as per format enclosed) - Annexure D2	xxxxxxx xxxxxxx
	a) In India	
	b) Outside India	
V.	Acceptances, endorsements and other obligations in respect of Inter-branch	xxxxxxx xxxxxxx
	a) Bank's Liability for Credits opened for Customers	
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	Total of item V	0.00
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxxx xxxxxxx
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	Total of VI	0.00
	Total III to VI	0.00

Date : 27.05.2026

Anil Verma

Chief Manager

Kumar

Chief Executive

Chartered Accountant

KPMG

FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 1

BANK OF INDIA (NEW ZEALAND) LTD

**BREAK-UP OF ITEM III SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

RE : STATEMENT OF FOREX FORWARD EXCHANGE CONTRACTS IN RESPECT OF INTER-BRANCH
TRANSACTION NATURE ONLY AS ON 31st MARCH 2026

SR NO.	NAME OF THE BRANCH	DATE OF ORIGINAL CONTRACT	PURCHASE OR SALE	MATURITY DATE	CURRENCY AMOUNT
1					
2					
3					
4			NIL		
5					
6					
7					
8					
9					
10					
TOTAL					0.00


Chief Manager


Chief Executive

Chartered Accountant

Date : 27.05.2026



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 2

BANK OF INDIA (NEW ZEALAND) LTD

**BREAK-UP OF ITEM IV SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN
RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY**

RE : STATEMENT OF GUARANTEES GIVEN ON BEHALF OF CONSTITUENTS IN RESPECT OF
INTER-BRANCH TRANSACTION NATURE ONLY i.e. ON THE BASIS OF COUNTER GUARANTEES
FROM OUR BRANCHES AS ON 31st MARCH 2026

SR. NO.	NAME OF THE BRANCH	GUARANTEE ORIGINATING DATE	DUE DATE	NAME OF THE ACCOUNT	CURRENCY AMOUNT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
TOTAL					0.00

Date : 27.05.2026

Anil Verma

Chief Manager

Kumar

Chief Executive

Chartered Accountant



ALL POSITION MAINTAINING BRANCHES

ANNEXURE D3

BANK OF INDIA (NEW ZEALAND) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY PART A

A) OFF BALANCE SHEET ITEMS (CONTINGENT LIABILITIES) IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY	AMOUNT OUTSTANDING AS ON 31.03.2026 (Local Currency)	CASH MARGIN/ DEPOSIT/ EAR-MARKED DEPOSITS AVAILABLE AS SECURITY
III. Liability on account of outstanding forward exchange contracts with original maturity of contracts of Inter-Branch Transaction nature only (Branch-wise details should be attached)		xxxxxxx
a) 14 days or less		
b) 15 days or more upto 1 year		
c) Above 1 year & over upto 2 years		
d) Above 2 years & over upto 5 years		
e) Above 5 years		
IV. Gurantees given on behalf of Constituents supported by gurantees/letter of comfort of our Branches i.e. Inter-Branch Transaction Nature only (Branch-wise details should be attached)		
a) Against counter gurantees of our Branch		
b) Financial Gurantees		
c) Others		
V. Acceptances, endorsements and Other Obligations in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxxx	xxxxxxx
a) Bank's Liability for Credits opened for Customers		
b) Bank's Liability for confirming credits		
c) Bank's Liabilities for Acceptances A/c. Customers		
d) Liabilities for acceptance on behalf of Customers		
Total of Item V	0.00	0.00
VI. Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	xxxxxxx	xxxxxxx
1 INTEREST RATE SWAP (IRS)	xxxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
2 CURRENCY INTEREST RATE SWAP	xxxxxxx	xxxxxxx
a) 1 year or less		
b) Above 1 year & upto 5 years		
c) Above 5 years		
3 Other		
Total of VI	0.00	0.00
** Total III to VI	0.00	0.00

Note : TOTAL OF EACH ITEM SHOULD TALLY WITH THE RESPECTIVE ITEMS OF ANNEXURE D IN RESPECT OF INTER BRANCH TRANSACTION NATURE ONLY.

** Total III to VI should tally with Contingent Liabilities as per ANNEXURE D of inter-branch transaction nature only.

Date : 27.05.2026

Anil K Verma

Chief Manager

Kumar

Chief Executive

Chartered Accountants



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D 5

From :

To :

BANK OF INDIA (NEW ZEALAND) LTD

Additional Information of Schedule 12 Contingent Liabilities item III & VI for the

Year Ended

31.03.2026

OUTSTANDING FORWARD EXCHANGE CONTRACTS

Item III Schedule 12 Liability on account of outstanding forward exchange contracts with original maturity of	Merchant Contracts (A)	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts (B)	Inter-Bank Cross Currency Contracts (C)	Other Inter-Bank Contracts (D)	Total A+B+C+D
a) 1 Year or less						0.00
b) Over 1 years upto 5 years						0.00
c) Over 5 years						0.00
TOTAL III	0.00	0.00	0.00	0.00	0.00	0.00

INTEREST RATE SWAP CONTRACTS & DERIVATIVES CONTRACTS IF ANY

Item VI Schedule 12 Interest Rate Swap Contracts and other derivatives contracts if any.	Merchant Contracts (A)	Cash Margin/ Deposit / Ear-marked deposit available	Inter-Branch Contracts (B)	Inter-Bank Cross Currency Contracts (C)	Other Inter-Bank Contracts (D)	Total A+B+C+D
a) 1 year or less						0.00
b) Over 1 year upto 5 years						0.00
						0.00
						0.00
						0.00
						0.00
c) Over 5 years						0.00
TOTAL IV	0.00	0.00	0.00	0.00	0.00	0.00

Note:

1.00 Treasury Branch issues FCNR Contracts at notional rate. Such contracts should be given separately as a foot note and should not be reported under Merchant Contracts.

* 2 Total III Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item III in Form 'A'.

** 3 Total VI Column i.e. Total A+B+C+D should tally with the total shown in Schedule 12 and annexure to Schedule 12 item VI under Interest Rate Swap in Form 'A'.

Date : 27.05.2026

Anil Verma
Chief Manager

Kumar
Chief Executive

Chartered Accountant



BANK OF INDIA (NEW ZEALAND) LTD

Details of Inter Office Adjustments

31st MARCH 2026

Schedule 5		Schedule 11	
Branch Name	Amount in Local Currency of your branch	Branch Name	Amount in Local Currency of your branch
BIRMINGHAM		BIRMINGHAM	
EAST HAM		EAST HAM	
LEICESTER		LEICESTER	
LONDON		LONDON	
MANCHESTER		MANCHESTER	
WEMBLEY		WEMBLEY	
JERSEY		JERSEY	
PARIS		PARIS	
MOMBASA		MOMBASA	
NAIROBI		NAIROBI	
NAIROBI IAB		NAIROBI IAB	
WESTLANDS		WESTLANDS	
OSAKA		OSAKA	
TOKYO		TOKYO	
NEW YORK		NEW YORK	
SAN FRAN. AG		SAN FRAN. AG	
CAYMAN ISLAND		CAYMAN ISLAND	
HONGKONG		HONGKONG	
KOWLOON		KOWLOON	
SINGAPORE		SINGAPORE	
SHENZEN		SHENZEN	
Total	0	Total	0
Net in Sch 5	0	Net in Sch 11	0

Note: The net amount should tally with total of IOA in Schedule 5 & Schedule 11

Inter Office Amount as per

Form A	0.00	0
DIFFERENCE	0.00	0.00

Anil Varma

Chief Manager

Kuldeep

Chief Executive

Chartered Accountant

Date: 27.05.2026





BANK OF INDIA (NEW ZEALAND) LIMITED											
NOTE: Previous day closing rate should be the next day's opening rate											
JANUARY TO MARCH, 2026											
JANUARY	Date	Monday, 5 January, 2026	Tuesday, 6 January, 2026	Wednesday, 7 January, 2026	Thursday, 8 January, 2026	Friday, 9 January, 2026	Monday, 12 January, 2026	Tuesday, 13 January, 2026	Wednesday, 14 January, 2026		
	Opening Rate	0.5789	0.5755	0.5788	0.5785	0.5769	0.5769	0.5746	0.5747		
	Closing Rate	0.5789	0.5755	0.5788	0.5785	0.5769	0.5746	0.5747	0.5776		
	Thursday, 15 January, 2026	Friday, 16 January, 2026	Monday, 19 January, 2026	Tuesday, 20 January, 2026	Wednesday, 21 January, 2026	Thursday, 22 January, 2026	Friday, 23 January, 2026	Monday, 26 January, 2026	Tuesday, 27 January, 2026		
	0.5776	0.5737	0.5744	0.5745	0.5765	0.5769	0.5824	0.5848	0.0000		
	0.5737	0.5744	0.5745	0.5765	0.5769	0.5824	0.5848	0.0000	0.596F		
	Wednesday, 28 January, 2026	Thursday, 29 January, 2026	Friday, 30 January, 2026								
	0.5965	0.5961	0.6024								
	0.5961	0.6024	0.6037								
FEBRUARY											
	Date	Monday, 2 February, 2026	Tuesday, 3 February, 2026	Wednesday, 4 February, 2026	Thursday, 5 February, 2026	Monday, 9 February, 2026	Tuesday, 10 February, 2026	Wednesday, 11 February, 2026	Thursday, 12 February, 2026		
	Opening Rate	0.6057	0.6059	0.6029	0.6021	0.6038	0.6006	0.6021	0.6047		
	Closing Rate	0.6059	0.6029	0.6021	0.6038	0.6006	0.6021	0.6047	0.6047		
	Friday, 13 February, 2026	Monday, 16 February, 2026	Tuesday, 17 February, 2026	Wednesday, 18 February, 2026	Thursday, 19 February, 2026	Friday, 20 February, 2026	Monday, 23 February, 2026	Tuesday, 24 February, 2026	Wednesday, 25 February, 2026		
	0.6047	0.6052	0.6033	0.6034	0.6030	0.6025	0.5966	0.5966	0.596C		
	0.6052	0.6033	0.6034	0.6030	0.6025	0.5966	0.5966	0.5963	0.5961		
	Thursday, 26 February, 2026	Friday, 27 February, 2026									
	0.5961	0.5972									
	0.5972	0.6002									
MARCH											
	Date	Monday, 2 March, 2026	Tuesday, 3 March, 2026	Wednesday, 4 March, 2026	Thursday, 5 March, 2026	Friday, 6 March, 2026	Monday, 9 March, 2026	Tuesday, 10 March, 2026	Wednesday, 11 March, 2026		
	Opening Rate	0.6002	0.5978	0.5973	0.5946	0.5877	0.5946	0.5946	0.5908		
	Closing Rate	0.5978	0.5973	0.5946	0.5877	0.5946	0.5908	0.5908	0.585G		
	Thursday, 12 March, 2026	Friday, 13 March, 2026	Monday, 16 March, 2026	Tuesday, 17 March, 2026	Wednesday, 18 March, 2026	Thursday, 19 March, 2026	Friday, 20 March, 2026	Monday, 23 March, 2026	Tuesday, 24 March, 2026		
	0.5927	0.5928	0.5906	0.5856	0.5805	0.5846	0.5818	0.5852	0.5852		
	0.5928	0.5906	0.5856	0.5805	0.5846	0.5818	0.5852	0.5852	0.5924		
	Wednesday, 25 March, 2026	Thursday, 26 March, 2026	Friday, 27 March, 2026	Monday, 30 March, 2026	Tuesday, 31 March, 2026						
	0.5824	0.5845	0.5840	0.5803	0.5757						
	0.5845	0.5840	0.5803	0.5757	0.5733						

Amish Verma
Kumar

Date: 27.05.2026

BANK OF INDIA (NEW ZEALAND) LTD

Disclosure of related party items for the priod ended 31.03.2026

S.No	Items		Entity Viz. Subsidiarie, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				0.00
2	Deposits from Bank of India	+	342,432.90			342,432.90
3	Deposit placed with Bank of India	+	156,779.35			156,779.35
4	Deposit from key management personnel	+		4,022.23		4,022.23
5	Advances	+				0.00
6	Investments (Deposits from related Party)	+	69,829,957.45			69,829,957.45
7	Lending in Call/Notice/Term Money	+				-
8	Borrowings in Call/Notice/Term Money	+				-
9	Sale of Government Securities/Treasury bills					-
10	Purchase of Government Securities/ Treasury bills					-
11	Foreign Currency Lending	+				-
12	Line of Credit	+				-
13	Non Funded Commitments	+				-
14	Leasing / HP arrangement availed	+				-
15	Leasing / HP arrangement provided	+				-
16	Purchase of Fixed Assets					-
17	Sale of Fixed Assets					-
18	Interest Paid		4,302,967.09	2.56		4,302,969.65
19	Interest Received					-
20	Dividend Received					-
21	Dividend Paid					-
22	Rendering of Services	#				-
23	Receiving of Services-(Mngt Rem)	#	32,606.71			32,606.71
24	Management Contracts					-
25	Amount due to the Entity					-
26	Amount due from the Entity					-
	Purchase of NPA					-
	Total		74,664,743.50	4,024.79	-	74,668,768.29

(+) The outstanding at the year end and maximum during the year to be disclosed

(#) Not for services like remittance facilities / locker facilities

(@) Whole time Directors of the Board and CEOs of the Branches of entities



Name : KULDEEP RAM KISHORE
Designation: Managing Director
Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED
Date- 27.05.2026

KPMG

Bank of India (New Zealand) Ltd
Major component of Consolidated Deferred Tax Assets & Liabilities as on 31.03.2026

Sr. No.	Particulars	Local Currency
	Deferred Tax Assets	
i)	On account of timing differences towards provisions (Carry forward Loss)	1,185,805.00
ii)	Others	
	Total Deferred Tax Assets (A)	1,185,805.00
	Deferred Tax Liabilities	
i)	On account of the timing difference between book depreciaiton and Income Tax depreciaiton	(8,629.00)
ii)	On account of depreciation on investment	
iii)	On account of Interest accrued but not due	
iv)	Other Dererred Tax Liabilities- ROU Asset & Prov for Exp	(80,867.00)
	Total Deferred Tax Liabilities (B)	(89,496.00)
	Net Deferred Tax Assets / (Liabilities) (A-B)	1,275,301.00

Note: Duly Signed by authorised signatory



Name: Kuldeep Kishore
 Designation: MANAGING DIRECTOR
 Subsidiary: Bank of India (New Zealand) Ltd

Date : 27.05.2026



Bank of India (New Zealand) Limited

Statement of Adjustments to Profit/Loss Account for the period ended 31st March, 2026 (To conform with the Accounting Policies of Bank of India)

	(Local currency)
Net Profit/(Loss) as per Profit & Loss Account	456,917.35
Add/(Less): Impact on P&L due to difference in Investment value (Reason to be specified along with reference to your accounting policy number) (Refer Note- 1)	NIL
Add/(Less): Impact on P&L due to difference in Uncharged Interest policy (Reason to be specified along with reference to your accounting policy number) (Refer Note- 2)	NIL
Add/(Less): Other impact on P&L (if any) (Reason to be specified along with reference to your accounting policy number)	NIL
Adjusted Profit/ (Loss)	456,917.35

Note: Annexure of detailed calculation (excel sheet) to be attached separately

SOA for Reserve and Surplus	(Local currency)
Reserve and Surplus as per Schedule -2	13,917,874.92
Add/(Less) : AFS reserve due to AFS Investment valuation as per RBI Investment Circular (Circular attached) Dated 12.09.2023.	NIL
Adjusted Reserve and Surplus	13,917,874.92


Chief Manager


Chief Executive

(Chartered Accountants)

Date: 27.05.2026



BANK OF INDIA (NEW ZEALAND) LIMITED
Report on operation of Subsidiaries for the period ended 31.03.2026

		(In Local Currency)
Particulars		Amount
Part A	SELECT FINANCIAL PARAMETERS	
	Balance Sheet Footings (Total Assets)	169,251,262.94
	Capital Funds*	50,000,000.00
	Minimum Capital Prescribed by Regulators (if any)	30,000,000.00
	Minimum Capital adequacy prescribed by regulators (%)	9.00%
	Capital Adequacy ratio (Actual) (%)	40.14%
	Notional Capital Funds **	30,000,000.00
	Risk-Weighted Assets **	156,051,650.00
	Notional Capital Adequacy Ratio ** (%)	19.22%
	Capital & Reserves as in the Balance Sheet	63,917,874.92
	Total Deposits	97,881,042.30
	Total Borrowings (INCLUDES DEPOSITS)	0.00
	Profit before Tax	638,651.74
	Profit after Tax/Return	456,917.35
	Surplus / (loss) on Profit & Loss A/c. carried forward	456,917.35
	Return on Assets	0.27%
	Return on Equity	0.91%
	Total Dividends paid (Declared & set aside to be paid after A.G.M)	250,000.00
	Loans and advances-Gross	138,242,584.42
	Non Performing loans - Gross	12,278,517.52
	Provisions held against Non Performing Loans	3,754,800.00
	Total Investments Book Value	0.00
	Total Investment market value	0.00
	Non Performing Investments	0.00
	Provisions held against Non Performing Investments	0.00
	Provision required against non-performing investments	0.00
	Contingent Liabilities / Off Balance Sheet Exposures	11,723,252.50
	REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
PART B	LARGE EXPOSURES AND OWNERSHIP DETAILS	
	Large Credits (Substantial Exposures exceeding 10% of Capital funds)	85,266,339.51
	No. of counterparties	9
	Aggregate Exposures (Amount)	85,266,339.51
	Aggregate Exposures (% of capital)	133.40%
	OWNERSHIP SUMMARY	
	Investment in Capital by Parent Bank (Amount)	1.00
	% of shares held by Parent Bank	100.00%
	% of Total Capital held by Parent Bank (Incl. Tier II Capital)	100.00%

* As defined by regulators of subsidiaries and / associates / Joint Ventures

** Calculated as per extant DBOD guidelines

Authorised Reporting Officials

For Bank of India (NZ) Ltd .


Managing Director

Signature

Name : KULDEEP RAM KISHORE

Date: 27.05.2026

Designation : Managing Director

Subsidiary : BANK OF INDIA (NEW ZEALAND) LIMITED