

KEB Hana Bank Hong Kong Branch
Key Financial Information Disclosure
as of 31 Decmeber 2016

KEB Hana Bank Hong Kong Branch
Key Financial Information Disclosure
as of 31 December 2016

Section A - Branch Information

I. Profit and Loss information

	<u>31/12/2016</u>	<u>31/12/2015</u>
	HKD'000	HKD'000
Interest income	459,834	452,681
Interest expenses	<u>210,944</u>	<u>178,524</u>
Net interest income	248,890	274,157
Other operating income		
Commission income	145,455	143,506
Commission expenses	<u>(14,375)</u>	<u>(11,305)</u>
- Net fees and commission income	131,080	132,201
- Gains less losses arising from other non-trading activities foreign currencies	11,422	6,761
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Others	<u>19,805</u>	<u>1,190</u>
Net non-interest income	162,307	140,152
Total operating income	411,197	414,309
Operating expenses	<u>(46,288)</u>	<u>(57,023)</u>
Operating profit before provisions	364,909	357,286
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	(48,978)	(44,862)
- Specific provision	200,458	(7,100)
- Other provision	<u>(7,207)</u>	<u>6,483</u>
Operating profit after provisions	220,636	402,765
Gain less losses from disposal of property , plant and equipment and investment properties	<u>333,159</u>	<u>(165)</u>
Profit before taxation	553,795	402,600
Taxation charge	53,925	69,450
Profit after taxation	<u><u>499,870</u></u>	<u><u>333,150</u></u>

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KEB HANA BANK HONG KONG



 Authorized Signature(s)

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II . Balance Sheet Information	31/12/2016	30/06/2016
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	1,614,835	829,077
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	2,436,732	2,202,392
Amount due from overseas offices of the institution	6,511,207	4,529,424
Trade bills	8,418,491	5,333,269
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	10,594,006	9,951,905
-Advances to banks & other financial institutions	-	-
-Accrued interest and other accounts	96,552	79,355
Provisions for impaired loans and receivables		
-collective provisions for customers	(19,259)	(56,241)
-specific provisions for customers	(12,568)	(2,191)
-other provisions	(9,353)	(8,267)
Investment securities	2,919,072	2,403,612
Other investments	-	-
Property , plant and equipment and investment properties	-	25,277
Total assets	32,549,715	25,287,612
 Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	16,996,152	11,233,282
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	206,811	175,413
- Savings deposits	3,426,466	2,378,506
- Time, call and notice deposits	1,859,291	5,465,837
Amount due to overseas offices of the institution	9,400,143	8,042,126
Certificates of deposit issued	-	77,587
Issued debt securities	-	-
Other liabilities	660,852	468,780
Provisions	-	-
Total liabilities	32,549,715	25,287,612

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III. Additional balance sheet information

1. Advances and other accounts

	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Advances to customers	10,594,006	9,951,905
Less : Collective provision for bad and doubtful debts	(18,440)	(54,215)
Less : Specific provision for bad and doubtful debts	(12,568)	(2,191)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	96,552	79,355
	<u>10,659,550</u>	<u>9,974,854</u>

2. Impaired Loans

	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Gross advances to customers	62,839	31,306
As percentage of total advances to customers	0.593%	0.315%
Suspended interest	-	-
Specific provision against such advances	12,568	2,191
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 31, December 2016 and 30 June 2016 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	<u>31/12/2016</u>			<u>30/06/2016</u>		
	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
a. Overdue advances to customers						
Advances to customers overdue for						
- 3 months or less but over 1 month	62,839	0.593%	12,568	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	<u>62,839</u>	<u>0.593%</u>	<u>12,568</u>	<u>-</u>	<u>-</u>	<u>-</u>
Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	62,839	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<u>62,839</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

b. Overdue advances to banks	31/12/2016			30/06/2016		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
Advances to banks overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to banks	-	-	-	-	-	-

Current market value of collateral held against secured overdue advances to banks

Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

There were no advances to banks and other financial institutions which were overdue for more than one month as at 31 December 2016 and 30 June 2016 nor were there any rescheduled advances to banks and other financial institutions on these two days.

c. Other overdue assets	31/12/2016			30/06/2016		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
Other assets overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total other overdue assets	-	-	-	-	-	-

Current market value of collateral held against other secured overdue assets

Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

Other assets refer to trade bills and receivables.

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d. Rescheduled advances

	31/12/2016		30/06/2016	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Rescheduled advances to customers	-	0.000%	-	0.000%

	31/12/2016		30/06/2016	
	HKD'000	% of total advances to banks	HKD'000	% of total advances to banks
Rescheduled advances to banks	-	0.000%	-	0.000%

4. Repossessed Assets

	31/12/2016	30/06/2016
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 31 December 2016 and 30 June 2016.

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5. Advance to customers - by industry sectors

	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	228,735	228,759
-Property investment	95,000	95,000
-Financial concerns	783,418	813,668
-Stockbrokers	-	-
-Wholesale and retail trade	3,299,621	1,949,010
-Manufacturing	28,490	23,350
-Transport and transport equipment	225,329	229,076
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	<u>4,660,593</u>	<u>3,338,863</u>
Individuals		
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	-	-
- Loans for the purchase of other residential properties	-	-
- Credit card advances	-	-
- Others	<u>1,157</u>	<u>1,712</u>
	741	1,233
Total loans for use in Hong Kong	<u>4,661,750</u>	<u>3,340,575</u>
of which covered by collateral	2,043,193	2,413,035
Trade finance	<u>251,570</u>	<u>144,321</u>
of which covered by collateral	6,111	26,823
Loans for use outside Hong Kong	<u>5,680,686</u>	<u>6,467,009</u>
of which covered by collateral	2,269,019	2,988,772
Total Advances to customers	<u>10,594,006</u>	<u>9,951,905</u>

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III. Additional balance sheet information

6. Advances to customers - by geographical area

The following geographical analysis of gross advances to customers, overdue advances & impaired loans and advances is based on the location of the counterparty.

Countries	Gross amount to customers	31/12/2016 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,235,711	-	-
China	1,492,088	-	-
Hong Kong	5,789,188	-	-
Vietnam	193,948	-	-
Panama	759,765	-	62,839
Others	1,123,306	-	-
Total	10,594,006	-	62,839

Countries	Gross amount to customers	30/06/2016 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,422,461	-	-
China	1,751,071	-	-
Hong Kong	4,283,958	-	31,306
Vietnam	135,763	-	-
Panama	984,300	-	-
Others	1,374,352	-	-
Total	9,951,905	-	-

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7. International Claims

The following table provides a breakdown of international claims by major countries and geographical segments. Only major countries or geographical locations with not less than 10% of the total international claims after taking into account any recognized risk transfer are disclosed.

Counterparty Country / Jurisdiction	31/12/2016				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Developed countries	677	139	-	376	1,192
2. Offshore centres	-	-	-	114	114
<i>of which Hong Kong</i>	-	-	-	-	-
3. Developing Asia & Pacific	18,433	366	1,219	11,037	31,055
<i>of which China</i>	2,956	122	143	2,745	5,966
<i>of which South Korea</i>	15,651	244	920	8,242	25,057
4. Developing countries	20	-	-	-	20
Total	19,130	505	1,219	11,527	32,381

Counterparty Country / Jurisdiction	30/06/2016				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Developed countries	556	2	31	540	1,129
2. Offshore centres	-	-	-	49	49
<i>of which Hong Kong</i>	-	-	-	-	-
3. Developing Asia & Pacific	12,339	624	986	10,152	24,101
<i>of which China</i>	1,089	80	-	2,641	3,810
<i>of which South Korea</i>	11,215	544	986	7,480	20,225
4. Developing countries	-	-	-	-	-
Total	12,895	626	1017	10,741	25,279

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8. Non-bank Mainland Exposures

The following is the Branch's advances to non-bank Mainland Exposures as at 31 December 2016 and 30 June 2016.

Types of Counterparties	31/12/2016		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	199,656	-	199,656
(2) Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,330,235	-	1,330,235
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	854,463	-	854,463
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	15,811	-	15,811
Total	2,400,165	-	2,400,165
Total assets after provision	32,549,715		
On-balance sheet exposures as percentage of total assets	7.37%		

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Types of Counterparties	30/06/2016		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	157,024	-	157,024
(2) Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,583,768	-	1,583,768
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	854,386	-	854,386
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	15,624	-	15,624
Total	2,610,802	-	2,610,802
Total assets after provision	25,287,612		
On-balance sheet exposures as percentage of total assets	10.32%		

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9. Currency Risk

The following is the Branch's foreign exposures as at 31 December 2016 and 30 June 2016.

	31/12/2016		(HKD'Million)
	US dollar	Others	Total
Spot assets	28,832	3,239	32,071
Spot liabilities	(29,391)	(2,671)	(32,062)
Forward purchases	551	-	551
Forward sales	-	(553)	(553)
Net options position	-	-	-
Net long (short) position	(8)	15	7
	US dollar	Others	Total
Net structural position	-	-	-

	30/06/2016		(HKD'Million)
	US dollar	Others	Total
Spot assets	24,224	686	24,910
Spot liabilities	(24,301)	(637)	(24,938)
Forward purchases	47	-	47
Forward sales	-	(47)	(47)
Net options position	-	-	-
Net long (short) position	(30)	2	(28)
	US dollar	Others	Total
Net structural position	-	-	-

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IV. Off-balance sheet exposures

	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes,	141,329	128,347
-Transaction-related contingent items	-	-
-Trade-related contingencies	164,021	64,477
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,666,387	1,510,799
-Others	-	-
Derivatives		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	553,334	46,547
-Interest rate contracts	775,790	775,790
-Others	-	-
Fair Value		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	553,861	47,619
-Interest rate contracts	776,039	774,589
-Others	-	-

V. Liquidity

	<u>31/12/2016</u>	<u>31/12/2015</u>
Average liquidity maintenance ratio for the period	35.43%	42.79%
Average liquidity ratio for the period	-	-

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2016.

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR as reported in the Return of "Liquidity Position of an Authorized Institution".

Liquidity Risk Management :

The Branch's liquidity risk approach is that , at all times, maintains liquidity to meet all financial needs, including new business opportunities, on a commercially viable basis in "normal course of business" conditions in a prudent way.

The Assets & Liability Management Policy is the primary internal policy document that provides direction to the Branch's business and functions on the management of liquidity and sets clear governance process which is updated by the Treasury. The Branch also has a suite of liquidity policies including a local Liquidity Management Framework, Liquidity Contingency Plan and Liquidity Stress Testing Policy.

Besides the Treasury, the Risk Management Committee and the Asset and Liability Committee also share management oversight on liquidity management.

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VI. Disclosure of Remuneration

Pursuant to section 3 of CG-5 Guideline on a Sound Remuneration System issued by the HKMA, the following disclosures are made :

a) The design and implementation of the remuneration systems:

KEB Hana Bank Hong Kong branch, an overseas-incorporated AI, that is a branch of KEB Hana Bank South Korea, adopts its head office's remuneration policy and system to perform its local operations. The remuneration policy and system is coverage of domestic offices, overseas branches and local subsidiaries.

The key characteristic of the Remuneration policy is to align performance to remuneration, in providing information about the linkage between performance and remuneration, the followings should be included:

- 1) Key performance measure indicators on the entire bank or key business units.
- 2) Key performance measure indicators on individuals.
- 3) Ways to align the performances of the entire bank and the individual to the individual remuneration level.
- 4) Ways to align to further adjust the remuneration level when the performance targets are not achieved.

The Remuneration Committee of Head Office shall ensure that the performance remuneration system of the bank is aligned with the bank's business and strategic plans considering the bank's financial status and risks. The performance remuneration system at Risk management and Compliance departments is independent, because for risk management and compliance functions, Head Office determines the remuneration size in consideration of individual performance in terms of risk management and/or compliance, qualitative measure and the bank-wide performance (BIS ratio, Net Income, etc.) instead of linking it with performance of other departments that are subject to risk management and other compliance activities.

In order to achieve the remuneration that is proportionate to the individual's responsibilities and performance. The Remuneration Committee reviews the performance of management and directors over the past fiscal year and adjusts the remuneration level adequately in according with the level of performance of achievement.

b) The aggregate quantitative information on remuneration for senior management and key personnel (Note 1) of Hong Kong Branch of year 2016 is as follows:

As of 31 December 2016

(Unit: HKD)

Senior management		
Total value of remuneration awards for the current year	Non-deferred	Deferred
Fixed remuneration	4,940,811	-
. Cash-based	4,940,811	-
. Shares and share-linked instruments	-	-
Other	-	-
Variable remuneration	-	-
. Cash-based	-	-
. Shares and share-linked instruments	-	-
Other	-	-

Note 1 : As defined in CG-5 Guideline on a Sound Remuneration System issued by the HKMA, senior management are those who are responsible for oversight of either the Bank's company-wide strategy or activities or those of the Bank's main business lines. Key Personnel and individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank.

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Section B - Bank information : (consolidated basis)

The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Hana Financial Group. The basis of preparation for the year 2016 is in accordance with the Korean-International Financial Standards.

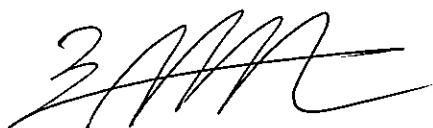
I. Capital and capital adequacy	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	14.33%	14.54%
(ii) Total share capital	9,500,779	9,858,168
(iii) Total amount of shareholder funds	150,150,832	156,843,696
II. Other financial information	<u>31/12/2016</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
(i) Total assets	2,235,103,308	2,175,986,741
(ii) Total liabilities	2,084,952,476	2,019,143,045
(iii) Total loans and advances	1,467,530,199	1,425,376,718
(iv) Total deposits	1,427,768,153	1,373,986,496
	<u>31/12/2016</u>	<u>31/12/2015</u>
	HKD'000	HKD'000
Pre-tax profit	11,683,391	8,148,365

Statement of compliance

This is to certify that the financial disclosure statement of the KEB Hana Bank ,
Hong Kong Branch ("the Branch") as of 31 December 2016 fully complies with
the Banking (Disclosure) Rules.

The information contained in the statement is not false or misleading in any
material respect.

KEB Hana Bank Hong Kong Branch

A handwritten signature in black ink, appearing to read 'Seo Joong Gun', written in a cursive style.

Seo Joong Gun

Alternate Chief Executive

15 March 2017

KEB Hana Bank 香港分行
海外註冊認可機構披露財務資料方案
(二零一六年十二月三十一日)

A 部 - 分行資料

I 部: 損益計算表

	<u>31/12/2016</u>	<u>31/12/2015</u>
	港元 '000	港元 '000
利息收入	459,834	452,681
利息支出	<u>210,944</u>	<u>178,524</u>
淨利息收入	248,890	274,157
其他營業收入		
服務費及佣金收入	145,455	143,506
服務費及佣金支出	<u>(14,375)</u>	<u>(11,305)</u>
-服務費及佣金收入淨額	131,080	132,201
-非買賣性質外匯收益減虧損	11,422	6,761
-買賣性質的證券收益減虧損	-	-
-其他買賣性質的收益減虧損	-	-
-其他收入	<u>19,805</u>	<u>1,190</u>
淨非利息收入	- 162,307	140,152
營業收入	411,197	414,309
營運支出	<u>(46,288)</u>	<u>(57,023)</u>
營業溢利	364,909	357,286
減值損失及為已減值貸款及應收款項而提撥的準備金		
-集體準備金	(48,978)	(44,862)
-特定準備金	200,458	(7,100)
-其他準備金	<u>(7,207)</u>	<u>6,483</u>
已減值貸款準備金/回撥後之溢利	144,273	(45,479)
來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	<u>333,159</u>	<u>(165)</u>
除稅前溢利	553,795	402,600
稅項	53,925	69,450
除稅後溢利	<u>499,870</u>	<u>333,150</u>

KEB Hana Bank 香港分行
海外註冊認可機構披露財務資料方案
(二零一六年十二月三十一日)

II. 資產負債表	31/12/2016	30/06/2016
資產	港元 '000	港元 '000
現金及銀行結餘 (不包括存放機構的海外辦事處金額)	1,614,835	829,077
在其他銀行及金融機構並於1個月到12月內到期的存款 (不包括存放機構的海外辦事處金額)	2,436,732	2,202,392
存放機構的海外辦事處金額	6,511,207	4,529,424
貿易票據	8,418,491	5,333,269
持有的存款證	-	-
持有供買賣用途的證券	-	-
貸款及其他帳目		
-客戶貸款	10,594,006	9,951,905
-給予銀行及其他金融機構的貸款	-	-
-應計利息及其他帳目	96,552	799,355
為已減值貸款及應收款項而提撥並構成 該機構的下述準備金的準備金		
-予客戶的集體準備金	(19,259)	(56,241)
-予客戶的特定準備金	(12,568)	(2,191)
-其他準備金	(9,353)	(8,267)
投資證券	2,919,072	2,403,612
其他投資	-	-
物業、工業裝置及設備以及投資物業	-	25,277
總資產	32,549,715	25,287,612
負債		
尚欠銀行存款及結餘 (不包括存放機構的海外辦事處金額)	16,996,152	11,232,282
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	206,811	175,413
-儲蓄存款	3,426,466	2,378,506
-定期存款及通知存款	1,859,291	5,492,568
結欠機構的海外辦事處金額	9,400,143	8,042,126
已發行存款證	-	77,587
已發行債券	-	-
其他負債	660,852	468,780
準備金	-	-
總負債	32,549,715	25,287,612

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III: 其他資產負債表資料

1. 貸款及其他帳目

	<u>31/12/2016</u>	<u>30/06/2016</u>
	港元 '000	港元 '000
客戶貸款	10,594,006	9,951,905
扣除屬一般性質的集體準備金	(18,440)	(54,215)
扣除屬特殊性質的特定準備金	(12,568)	(2,191)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	96,552	79,355
	<u>10,659,550</u>	<u>9,974,854</u>

2. 已減值貸款總額

	<u>31/12/2016</u>	<u>30/06/2016</u>
	港元 '000	港元 '000
不履行貸款總額	62,839	31,306
該等貸款佔客戶貸款總額的百分比	0.593%	0.315%
有關該等貸款的暫記帳利息數額	-	-
就該等貸款撥出的特定準備金數額	12,568	2,191
就該等貸款持有抵押品之金額	-	-

於二零一六年十二月三十一日及二零一六年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中存有關於該等貸款為已減值貸款總額及特殊準備金之數額。

3. 過期及重定還款之資產

	<u>31/12/2016</u>			<u>30/06/2016</u>		
	港元 '000	該等貸款佔 客戶貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔客戶 貸款總額的百分 比	特定準備金 數額
a. 對客戶之過期貸款						
已過期之客戶貸款						
- 一個月以上至三個月	62,839	0.593%	12,568	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期客戶貸款額	<u>62,839</u>	<u>0.593%</u>	<u>12,568</u>	<u>-</u>	<u>-</u>	<u>-</u>

就上述有抵押品覆蓋的客戶貸款之抵押品市值

有抵押過期貸款數額	62,839	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	<u>62,839</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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3. 過期及重定還款之資產(續)

	31/12/2016			30/06/2016		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
b. 對銀行之過期貸款						
已過期之銀行貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期銀行貸款額	-	-	-	-	-	-
就上述有抵押品覆蓋的對銀行之過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

於二零一六年十二月三十一日及二零一六年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中,過期一個月以上及重定還款期之貸款。

	31/12/2016			30/06/2016		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
c. 其他過期貸款						
其他過期貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
其他過期貸款總額	-	-	-	-	-	-
就上述有抵押品覆蓋的其他過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

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3. 過期及重定還款之資產(續)

d. 重定還款期之貸款

	31/12/2016		30/06/2016	
	港元 '000	該等貸款佔 客戶貸款總 額的百份比	港元 '000	該等貸款佔 客戶貸款總 額的百份比
重定還款期之客戶貸款	-	0.000%	-	0.000%

	31/12/2016		30/06/2016	
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	港元 '000	該等貸款佔 銀行貸款總 額的百份比
重定還款期之銀行貸款	-	0.000%	-	0.000%

	31/12/2016	30/06/2016
	港元 '000	港元 '000
4. 經收回資產		
經收回資產之市值	-	-

於二零一六年十二月三十一日及二零一六年六月三十日, 本行並無經收回資產。

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5. 客戶貸款按照下列行業類別細分	<u>31/12/2016</u>	<u>30/06/2016</u>
	港元 '000	港元 '000
在香港使用的貸款		
工業, 商業及金融		
- 物業發展	228,735	228,759
- 物業投資	95,000	95,000
- 金融投資	783,418	813,668
- 股票經紀	-	-
- 批發及零售業	3,299,621	1,949,010
- 製造業	28,490	23,350
- 運輸及運輸設備	225,329	229,076
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>4,660,593</u>	<u>3,338,863</u>
個人		
- 個人購買"居者有其屋"計劃及"私人參建居屋計劃"樓宇的貸款及"租者置其屋計劃"樓宇之貸款	-	-
- 購買其他住宅物業的貸款	-	-
- 信用咭貸款	-	-
- 其他	1,157	1,712
	<u>741</u>	<u>1,233</u>
在香港使用的貸款額	<u>4,661,750</u>	<u>3,340,575</u>
就以上持有抵押品之金額	<u>2,043,193</u>	<u>2,413,035</u>
貿易融資		
就以上持有抵押品之金額	<u>251,570</u>	<u>144,321</u>
	<u>6,111</u>	<u>26,823</u>
在香港以外使用的貸款		
就以上持有抵押品之金額	<u>5,680,686</u>	<u>6,467,009</u>
	<u>2,269,019</u>	<u>2,988,772</u>
總客戶貸款	<u>10,594,006</u>	<u>9,951,905</u>

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6. 客戶貸款及過期貸款- 地域分類

以下地理分類之客戶貸款,過期貸款及已減值貸款及放款乃按交易對手所在地作分類。

國家	31/12/2016 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	1,235,711	-	-
中國	1,492,088	-	-
香港	5,789,188	-	-
越南	193,948	-	-
巴拿馬	759,765	-	62,839
其他	1,123,306	-	-
總額	10,594,006	-	62,839

國家	30/06/2016 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	1,422,461	-	-
中國	1,751,071	-	-
香港	4,283,958	-	31,306
越南	135,763	-	-
巴拿馬	984,300	-	-
其他	1,374,352	-	-
總額	9,951,905	-	31,306

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7. 國際債權

國際債權是在顧及轉移風險因素後,按照交易對手所在地區的風險承擔。

國際債權總額10%或以上個別地區債權分析如下。

交易對手地區 / 管轄區域	31/12/2016				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 發展國家	677	139	-	376	1,192
2. 離岸中心	-	-	-	114	114
- 香港	-	-	-	-	-
3. 發展中亞太地區	18,433	366	1,219	11,037	31,055
- 中國	2,956	122	143	2,745	5,966
- 南韓	15,651	244	920	8,242	25,057
4. 發展中國家	20	-	-	-	20
Total	19130	505	1,219	11,527	32,381

交易對手地區 / 管轄區域	30/06/2016				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 發展國家	556	2	31	540	1,129
2. 離岸中心	-	-	-	49	49
- 香港	-	-	-	-	-
3. 發展中亞太地區	12,339	624	986	9,976	23,925
- 中國	1,089	80	-	2,641	3,810
- 南韓	11,215	544	986	7,304	20,049
4. 發展中國家	-	-	-	-	-
Total	12895	626	1,017	10,741	25,279

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8. 對非銀行中資機構的風險額

以下為本分行於二零一六年十二月三十一日及二零一六年六月三十日，對非銀行中資機構的風險額。

風險類別	31/12/2016		總計
	資產負債表 內的風險額	資產負債表外 的風險額	
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	199,656	-	199,656
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	-	-	-
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	1,330,235	-	1,330,235
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	854,463	-	854,463
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	15,811	-	15,811
總額	2,400,165	-	2,400,165
已扣減準備金的資產總額	32,549,715		
資產負債表內的風險額佔總資產百分比	7.37%		

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風險類別	資產負債表 內的風險額	資產負債表外的 風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	157,024	-	157,024
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	-	-	-
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	1,583,768	-	1,583,768
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	854,386	-	854,386
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	15,624	-	15,624
總額	<u>2,610,802</u>	-	<u>2,610,802</u>
已扣減準備金的資產總額	<u>25,287,612</u>		
資產負債表內的風險額佔總資產百分比	<u>10.32%</u>		

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III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零一六年十二月三十一日及二零一六年六月三十日，所持有非港元貨幣風險。

	31/12/2016		(百萬港元)
	美元	其他	合計
現貨資產	28,832	3,239	32,071
現貨負債	(29,391)	(2,671)	(32,062)
遠期買入	551	-	551
遠期賣出	-	(553)	(553)
期權淨持倉量	-	-	-
長倉(或短倉)淨持倉量	(8)	15	7
	美元	其他	合計
結構性倉盤淨額	-	-	-

	30/06/2016		(百萬港元)
	美元	其他	合計
現貨資產	24,224	686	24,910
現貨負債	(24,301)	(637)	(24,938)
遠期買入	47	-	47
遠期賣出	-	(47)	(47)
期權淨持倉量	-	-	-
長倉(或短倉)淨持倉量	50	-	(28)
	美元	其他	合計
結構性倉盤淨額	-	-	-

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IV. 資產負債表以外項目

	<u>31/12/2016</u>	<u>30/06/2016</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	141,329	128,347
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	164,021	64,477
-票據發行及循環的包銷安排	-	-
-其他承擔	1,666,387	1,510,799
-其他	-	-
衍生工具		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	553,334	46,547
利率合約	775,790	775,790
其他	-	-
公平價值		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	553,861	47,619
利率合約	776,039	774,589
其他	-	-

V. 流動資金

	<u>31/12/2016</u>	<u>31/12/2015</u>
期間的平均流動性維持比率	35.43%	42.79%

由2016年1月1日起生效之流動性維持比率是符合銀行業流動性條例根據香港銀行業條例所制定。平均流動性維持比率是每月平均流動性維持比率之平均數。

流動資金風險管理

在任何時間本行都能維持流動資金滿足財務需要，更以審慎態度保持包括在正常業務進行的新商機。

資產負債管理政策為主要內部政策文件，為本分行的業務及流動資金管理功能提供方向，由本行司庫更新。本分行亦有一套流動資金政策，包括一套本地流動資金管理架構，流動資金應急計劃及流動資金壓力測試政策。

除司庫外，風險委員會及資產及負債委員會均分擔對流動資金管理責任。

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以下披露是根據金管局頒佈的 CG-5 [穩健的薪酬制度指引]第 3 條而作出：

a) 薪酬制度的設計和執行：

KEB Hana Bank Hong Kong 作為一間海外註冊而成立的認可機構,即是 KEB Hana Bank 的一間分行,採用其總公司已制定的薪酬政策去執行操作。而該薪酬政策和制度覆蓋國內辦事處,海外分行及當地子公司。

薪酬政策的要點是將績效和薪酬對齊,在提供績效和薪酬之間的聯繫的信息時,應包括下列各項：

- 全行的關鍵績效測量指標或主要業務單位
- 各人的關鍵績效測量指標
- 使全行和個人的績效和個人的薪酬水平對齊的方法
- 當表現未達標時,進一步調整薪酬水平的方法

總公司的薪酬委員需要保證,實施的銀行薪酬制度要與銀行的業務,和涉及銀行的財政狀況和風險等的策略保持一致。而在風險管理和合規部門中,薪酬系統的表現是獨立的,因為對風險管理和合規運作部門,總公司在定薪酬的定額時,會考慮個人在風險管理、執法、素質測量和全行業務(巴塞爾比率,純收入等)方面的表現,而不是把它跟其他要服從風險管理和執法活動的部門的表現聯繫一起。

為了達到個人責任和表現與薪酬成正比,薪酬委員會復審管理人員和董事在過去的財政年度的表現,並按其達標的程度去調整適當的薪酬水平。

b) 在 2016 年香港分行的高級管理局和關鍵人員(注 1)的薪酬的合計資料如下:

截止 2016 年 12 月 31

(單位:港元 億元)

高級管理層		
現今財政年度薪酬獎勵之總值	非遞延性	遞延性
固定薪酬	4,940,811	
現金收付	4,940,811	
股票和股票掛鉤票據		
其他		
浮動薪酬		
現金收付		
股票和股票掛鉤票據		
其他		

附註 1: 如金管金管局頒佈的 CG-5 [穩健的薪酬制度指引]所界定的,高級管理層是指負責監督本銀行整體策略或活動或本銀行主要業務的人員。關鍵人員是指個人僱員,其於受僱期間的職責或活動包括預測主要風險或代表本銀行應對主要風險。

本文件為中文譯本。如中,英文本有歧義,概一切以英文本為準。

KEB Hana Bank 香港分行
海外註冊認可機構披露財務資料方案
(二零一六年十二月三十一日)

B 部 - 銀行資料 (綜合數字)

I. 資本及資本充足比率

下表列示 Hana Financial Group 的綜合資本充足比率及股東資金總額。二零一六年業績的編製基準乃以韓國財務報告準則為依據。

I. 資本及資本充足程度	31/12/2016	30/06/2016
	港元 '000	港元 '000
(i) 資本充足比率	14.33%	14.54%
(ii) 總資本	9,500,779	9,858,168
(iii) 股東資金總額	150,150,832	156,843,696
II. 其他財務資料	31/12/2016	30/06/2016
	港元 '000	港元 '000
(i) 總資產	2,235,103,308	2,175,986,741
(ii) 總負債	2,084,952,476	2,019,143,045
(iii) 總貸款及放款	1,467,530,199	1,425,376,718
(iv) 總存款	1,427,768,153	1,373,986,496
(V) 稅前盈利	31/12/2016	31/12/2015
	港元 '000	港元 '000
	11,683,391	8,148,365

行政總裁遵從披露方案聲明

敬啟者：

就二零一六年度業績的披露，本行已完全遵照銀行業(披露)規則之各項建議。該報表所載的資料在任何要項上並非虛假或具誤導性。

KEB Hana Bank 香港分行總裁



徐重根謹啟

二零一七年三月十五日