

KEB Hana Bank Hong Kong Branch

Key Financial Information Disclosure as of 31 December 2018

KEB Hana Bank Hong Kong Branch
Key Financial Information Disclosure
as of 31 DECEMBER 2018

Section A - Branch Information

I. Profit and Loss information

	31/12/2018	31/12/2017
	HKD'000	HKD'000
Interest income	901,578	665,953
Interest expenses	646,396	403,963
Net interest income	255,182	261,990
Other operating income		
Commission income	147,785	157,917
Commission expenses	(14,321)	(13,608)
- Net fees and commission income	133,464	144,309
- Gains less losses arising from other non-trading activities in foreign currencies	15,219	17,063
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Others	-	931
Net non-interest income	148,683	162,303
Total operating income	403,865	424,293
Operating expenses	(51,732)	(48,309)
Operating profit before provisions	352,133	375,984
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	4,317	(78,844)
- Specific provision	(97,937)	147,524
- Other provision	(545)	(640)
Operating profit after provisions	446,298	307,944
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	446,298	307,944
Taxation charge	51,587	34,228
Profit after taxation	394,711	273,716

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KEB Hana Bank
Hong Kong Branch

Joan Chui Fain
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Authorized Signature

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II . Balance Sheet Information	31/12/2018	30/06/2018
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	2,233,899	1,246,956
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	225,138	995,346
Amount due from overseas offices of the institution	6,345,346	6,392,157
Trade bills	5,150,489	8,205,574
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	12,579,764	14,171,241
-Advances to banks & other financial institutions	-	-
-Accrued interest and other accounts	162,248	132,200
Provisions for impaired loans and receivables		
-collective provisions for customers	(68,651)	(14,704)
-specific provisions for customers	-	(146,650)
-other provisions	(9,563)	(9,218)
Investment securities	2,344,285	2,481,593
Other investments	-	-
Property , plant and equipment and investment properties	-	-
Total assets	28,962,955	33,454,495
 Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	9,218,002	12,888,234
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	123,452	146,294
- Savings deposits	2,545,449	2,218,250
- Time, call and notice deposits	1,952,194	4,339,499
Amount due to overseas offices of the institution	13,005,769	15,387,591
Certificates of deposit issued	1,399,538	395,605
Issued debt securities	-	-
Other liabilities	718,551	443,566
Provisions	-	-
Total liabilities	28,962,955	33,454,495

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III. Additional balance sheet information

1. Advances and other accounts

	31/12/2018	30/06/2018
	HKD'000	HKD'000
Advances to customers	12,579,764	14,171,241
Less : Collective provision for bad and doubtful debts	(68,063)	(13,988)
Less : Specific provision for bad and doubtful debts	-	(146,650)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	162,248	132,200
	<u>12,673,949</u>	<u>14,142,803</u>

2. Impaired Loans

	31/12/2018	30/06/2018
	HKD'000	HKD'000
Gross advances to customers	-	195,447
As percentage of total advances to customers	-	1.379%
Suspended interest	-	-
Specific provision against such advances	-	146,650
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 31, December 2018 and 30 June 2018 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	31/12/2018			30/06/2018		
	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	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	-	-	-	-	-	-
Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-

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3. Overdue And Rescheduled Assets (Continued)

	31/12/2018			30/06/2018		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
b. Overdue advances to banks						
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 2018 and 30 June 2018 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	31/12/2018			30/06/2018		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
c. Other overdue assets						
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

	31/12/2018		30/06/2018	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Rescheduled advances to customers	-	0.000%	-	0.000%

	31/12/2018		30/06/2018	
	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

	31/12/2018	30/06/2018
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 31 December 2018 and 30 June 2018.

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III. Additional balance sheet information

5. Advance to customers - by industry sectors

	31/12/2018	30/06/2018
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development		
-Property investment	95,000	95,000
-Financial concerns	154,008	590,174
-Stockbrokers	-	-
-Wholesale and retail trade	416,074	7,664,742
-Manufacturing	-	196,232
-Transport and transport equipment	9,500	216,031
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	674,582	8,762,179
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	2,333	2,206
	-	-
Total loans for use in Hong Kong	676,915	8,764,385
of which covered by collateral	287,834	5,718,789
Trade finance	33,871	64,759
of which covered by collateral	656	225
Loans for use outside Hong Kong	11,868,978	5,342,097
of which covered by collateral	7,645,626	3,424,967
Total Advances to customers	12,579,764	14,171,241

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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	31/12/2018 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,274,269	-	-
China	2,336,095	-	-
Hong Kong	7,622,693	-	-
Vietnam	39,155	-	-
Panama	409,638	-	-
Others	897,914	-	-
Total	12,579,764	-	-

Countries	Gross amount to customers	30/06/2018 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	966,284	-	-
China	2,507,719	-	141,287
Hong Kong	9,318,941	-	54,160
Vietnam	58,870	-	-
Panama	453,868	-	-
Others	865,559	-	-
Total	14,171,241	-	195,447

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III. Additional balance sheet information

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	31/12/2018				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	150	-	-	150
2. Developed countries	1,886	1	-	181	2,068
3. Offshore centres	-	-	48	205	253
<i>of which Hong Kong</i>	-	-	-	36	36
4. Developing Asia & Pacific	12,895	324	690	12,452	26,361
<i>of which China</i>	478	104	566	7,459	8,607
<i>of which South Korea</i>	12,397	220	124	4,993	17,734
5. Developing countries	157	-	-	-	157
Total	14,938	475	738	12,838	28,989

Counterparty Country / Jurisdiction	30/06/2018				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	163	-	-	163
2. Developed countries	1,176	2	-	330	1,508
3. Offshore centres	3	-	48	284	335
<i>of which Hong Kong</i>	-	-	-	87	87
4. Developing Asia & Pacific	16,559	332	457	14,077	31,425
<i>of which China</i>	472	108	335	8,137	9,052
<i>of which South Korea</i>	16,075	224	122	5,940	22,361
5. Developing countries	-	-	-	-	-
Total	17,738	497	505	14,691	33,431

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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 2018 and 30 June 2018.

Types of Counterparties	31/12/2018		(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)	103,872	-	103,872
(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	2,341,719	152,139	2,493,858
(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	2,642,271	63,822	2,706,093
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	684	-	684
Total	5,088,546	215,961	5,304,507
Total assets after provision	28,962,955		
On-balance sheet exposures as percentage of total assets	17.57%		

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Types of Counterparties	30/06/2018		(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)	107,347	-	107,347
(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	2,473,539	235,767	2,709,306
(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	565,944	-	565,944
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	672	-	672
Total	3,147,502	235,767	3,383,269
Total assets after provision	33,454,495		
On-balance sheet exposures as percentage of total assets	9.41%		

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9. Currency Risk

The following is the Branch's foreign exposures as at 31 December 2018 and 30 June 2018.

	31/12/2018		(HKD'Million)
	US dollar	Others	Total
Spot assets	25,085	3,522	28,607
Spot liabilities	(25,049)	(3,481)	(28,530)
Forward purchases	-	-	-
Forward sales	-	-	-
Net options position	-	-	-
Net long (short) position	36	41	77
	US dollar	Others	Total
Net structural position	-	-	-

	30/06/2018		(HKD'Million)
	US dollar	Others	Total
Spot assets	28,988	3,935	32,923
Spot liabilities	(28,964)	(3,916)	(32,880)
Forward purchases	-	-	-
Forward sales	-	-	-
Net options position	-	-	-
Net long (short) position	24	19	43
	US dollar	Others	Total
Net structural position	-	-	-

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IV. Off-balance sheet exposures

	<u>31/12/2018</u> HKD'000	<u>30/06/2018</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	233,920	245,508
-Transaction-related contingent items	-	-
-Trade-related contingencies	89,947	29,427
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,642,093	1,594,756
-Others	-	-
Derivatives		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	524,670	525,903
-Others	-	-
Fair Value		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	530,208	533,367
-Others	-	-

V. Liquidity

	<u>31/12/2018</u>	<u>31/12/2017</u>
Average liquidity maintenance ratio for the period	44.68%	38.59%
Calculation period	Oct-Dec 2018	Jan-Dec 2017

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2015. The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR of the calculation period as reported in the Return of "Liquidity Position of an Authorized Institution".

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VI. Liquidity Risk Management

Liquidity risk is the risk that the Branch cannot meet its current contractual and contingent obligations. To manage liquidity risk, the Branch has established the liquidity risk management framework which is in line with head office's framework and approved by the Branch's management and head office. Such framework is documented in the Branch's Asset and Liability Management Policy which is reviewed at least annually, and is consistent with head office's liquidity management.

The key elements of the liquidity risk framework are:

ALCO

KEB Hana Bank Hong Kong's Asset and Liability Management Committee ("ALCO") is held on a monthly basis. Main liquidity risk policies, including funding strategy, liquidity stress test policy, contingency funding plan, the liquidity situation and its relevant guidelines are examined by ALCO. The Chief Executive of KEB Hana Bank Hong Kong, representatives from Treasury, Business Lines, Finance and Risk Management are the basic members of the Committee.

Liquidity Stress Testing

The Branch performs liquidity stress testing on a regular basis, to evaluate the effect of both general market wide and institutional specific disruptions on the Branch's liquidity position. The internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios. The Branch's liquidity stress tests consider the effect of changes in funding assumptions, and the market value of liquidity assets, the results of which are reviewed by senior management and are considered in making liquidity management decisions. Based on the result of the liquidity stress test, the Branch takes necessary (if needed) rebalancing, restructuring actions by risk mitigation or contingency plans.

Contingency Planning

The Branch maintains the liquidity contingency funding plan in case it faces liquidity problem as part of liquidity risk management. The liquidity contingency plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan outlines liquidity identification, monitoring, and measurement of liquidity events. The plan also specifies possible measures, internal and external communication and action to be taken at various stages of crisis.

Funding Diversification

Apart from taking customer deposits as major sources of funding, the Branch boardens its funding source in retail market, money market and capital market by different terms. The Branch also holds a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed conditions.

Oversight and Reporting

The results of stress testing, Liquidity Maintenance Ratio(LMR) and liquidity gap are reported to the management, ALCO and head office on a regular basis.

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Liquidity Risk Management (Continued)

To fulfil these objectives, the Branch measures and forecasts its cash commitments, maintains funding lines with head office, sets prudent limits and ensures immediate access to liquid assets.

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

	31/12/2018						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	3,806	-	-	-	-	-	3,806
Due from banks	2,142,831	814,383	854,214	4,850,719	-	157,166	8,819,313
Debt Securities	2,344,285	-	-	-	-	-	2,344,285
Acceptance and bills of exchange	112,899	1,503,958	2,162,445	1,402,942	-	-	5,182,244
Loans and advances	82,453	468,312	1,107,768	4,578,572	5,823,239	557,306	12,617,650
Other Assets	73,871	-	-	-	-	-	73,871
	4,760,145	2,786,653	4,124,427	10,832,233	5,823,239	714,472	29,041,169
Liabilities							
Customer deposits	2,687,825	698,098	389,844	824,057	36,421	-	4,636,245
Due to Banks	1,648,932	3,861,023	2,896,636	13,522,448	-	373,534	22,302,573
Financial Instruments	-	503,683	895,855	-	-	-	1,399,538
Other Liabilities	-	394,711	-	229,888	-	-	624,599
	4,336,757	5,457,515	4,182,335	14,576,393	36,421	373,534	28,962,955
Net liabilities gap	423,388	(2,670,862)	(57,908)	(3,744,160)	5,786,818	340,938	
Commitments							
Direct credit substitutes	5,143	1,270	17,250	167,883	42,374	-	233,920
Trade-related contingencies	-	-	-	-	-	-	-
Transaction-related contingencies	10,585	32,063	43,928	3,371	-	-	89,947
Other Commitments	-	180,630	656,837	738,942	65,684	-	1,642,093
	15,728	213,963	718,015	910,196	108,058	-	1,965,960
	30/06/2018						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	5,225	-	-	-	-	-	5,225
Due from banks	1,708,541	200,980	1,613,344	3,944,637	1,177,581	-	8,645,083
Debt Securities	2,481,593	-	-	-	-	-	2,481,593
Acceptance and bills of exchange	150,428	1,744,023	3,808,102	2,544,492	-	-	8,247,045
Loans and advances	12,814	879,763	738,024	3,924,868	7,930,812	727,785	14,214,066
Other Assets	32,055	-	-	-	-	-	32,055
	4,390,656	2,824,766	6,159,470	10,413,997	9,108,393	727,785	33,625,067
Liabilities							
Customer deposits	2,524,635	839,652	410,763	503,722	73,604	-	4,352,376
Due to Banks	671,196	1,421,529	7,963,295	16,746,273	1,177,580	374,411	28,354,284
Financial Instruments	-	-	395,605	-	-	-	395,605
Other Liabilities	-	-	-	352,230	-	-	352,230
	3,195,831	2,261,181	8,769,663	17,602,225	1,251,184	374,411	33,454,495
Net liabilities gap	1,194,825	563,585	(2,610,193)	(7,188,228)	7,857,209	353,374	
Commitments							
Direct credit substitutes	5,229	6,256	14,560	171,294	48,169	-	245,508
Trade-related contingencies	-	-	-	-	-	-	-
Transaction-related contingencies	2,228	13,827	13,372	-	-	-	29,427
Other Commitments	-	175,424	637,902	717,640	63,700	-	1,594,666
	7,457	195,507	665,834	888,934	111,869	-	1,869,601

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VII. 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 2018 is as follows:

As of 31 December 2018

(Unit: HKD)

Senior management		
Total value of remuneration awards for the current year	Non-deferred	Deferred
Fixed remuneration	4,348,692	-
. Cash-based	4,348,692	-
. 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 2018 is in accordance with the Korean-International Financial Standards.

I. Capital and capital adequacy	<u>31/12/2018</u>	<u>30/06/2018</u>
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	14.90%	14.84%
(ii) Total share capital	10,512,638	10,503,521
(iii) Total amount of shareholder funds	189,906,854	181,827,771
II. Other financial information	<u>31/12/2018</u>	<u>30/06/2018</u>
	HKD'000	HKD'000
(i) Total assets	2,696,509,237	2,611,835,856
(ii) Total liabilities	2,506,595,379	2,430,008,085
(iii) Total loans and advances	1,825,627,151	1,724,592,746
(iv) Total deposits	1,740,846,680	1,648,562,930
	<u>31/12/2018</u>	<u>31/12/2017</u>
	HKD'000	HKD'000
Pre-tax profit	22,126,968	20,090,168

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 2018 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 'Kweon Sun Chul', written in a cursive style.

Kweon Sun Chul

Chief Executive

16 April 2019

KEB Hana Bank 香港分行
海外註冊認可機構披露財務資料方案
(二零一八年十二月三十一日)

A 部 - 分行資料

I 部: 損益計算表

	<u>31/12/2018</u>	<u>31/12/2017</u>
	港元 '000	港元 '000
利息收入	901,578	665,953
利息支出	<u>646,396</u>	<u>403,963</u>
淨利息收入	255,182	261,990
其他營業收入		
服務費及佣金收入	147,785	157,917
服務費及佣金支出	<u>(14,321)</u>	<u>(13,608)</u>
-服務費及佣金收入淨額	133,464	144,309
-非買賣性質外匯收益減虧損	15,219	17,063
-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>-</u>	<u>931</u>
淨非利息收入	- 148,683	162,303
營業收入	403,865	424,293
營運支出	<u>(51,732)</u>	<u>(48,309)</u>
營業溢利	352,133	375,984
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	4,317	(78,844)
-特定準備金	(97,937)	147,524
-其他準備金	<u>(545)</u>	<u>(640)</u>
已減值貸款準備金/回撥後之溢利	446,298	307,944
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>-</u>	<u>-</u>
除稅前溢利	446,298	307,944
稅項	51,587	34,228
除稅後溢利	<u><u>394,711</u></u>	<u><u>273,716</u></u>

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II. 資產負債表	<u>31/12/2018</u>	<u>30/06/2018</u>
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)	2,233,899	1,246,956
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)	225,138	995,346
存放機構的海外辦事處金額	6,345,346	6,392,157
貿易票據	5,150,489	8,205,574
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	12,579,764	14,171,241
-給予銀行及其他金融機構的貸款	-	-
-應計利息及其他帳目	162,248	132,200
為已減值貸款及應收款項而提撥並構成 該機構的下列準備金的準備金		
-予客戶的集體準備金	(68,651)	(14,704)
-予客戶的特定準備金	-	(146,650)
-其他準備金	(9,563)	(9,218)
投資證券	2,344,285	2,481,593
其他投資	-	-
物業、工業裝置及設備以及投資物業	-	-
總資產	<u><u>28,962,955</u></u>	<u><u>33,454,495</u></u>
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)	9,218,002	12,888,234
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	123,452	146,294
-儲蓄存款	2,545,449	2,218,250
-定期存款及通知存款	1,952,194	1,974,955
結欠機構的海外辦事處金額	13,005,769	15,387,591
已發行存款證	1,399,538	395,605
已發行債券	-	-
其他負債	718,551	443,566
準備金	-	-
總負債	<u><u>28,962,955</u></u>	<u><u>33,454,495</u></u>

KEB Hana Bank 香港分行
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III: 其他資產負債表資料

1. 貸款及其他帳目

	31/12/2018	30/06/2018
	港元 '000	港元 '000
客戶貸款	12,579,764	14,171,241
扣除屬一般性質的集體準備金	(68,063)	(13,988)
扣除屬特殊性質的特定準備金	-	(146,650)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	162,248	132,200
	<u>12,673,949</u>	<u>14,142,803</u>

2. 已減值貸款總額

	31/12/2018	30/06/2018
	港元 '000	港元 '000
不履行貸款總額	-	195,447
該等貸款佔客戶貸款總額的百分比	-	1.379%
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	-	146,650
就該等貸款持有抵押品之金額	-	-

於二零一八年十二月三十一日及二零一八年六月三十日,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

	31/12/2018			30/06/2018		
	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	-	-	-	-	-	-
- 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>-</u>	<u>-</u>	<u>-</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	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	31/12/2018			30/06/2018		
	港元 '000	該等貸款佔 銀行貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百分 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	-	-	-	-	-	-

於二零一八年十二月三十一日及二零一八年六月三十日,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。

	31/12/2018			30/06/2018		
	港元 '000	該等貸款佔 銀行貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百分 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	-	-	-	-	-	-
其他過期貨貸款總額	-	-	-	-	-	-
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	-	-	-	-	-	-

其他過期貸款指貸易票據和應收帳款。

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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

	31/12/2018		30/06/2018	
	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%

	31/12/2018		30/06/2018	
	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%

	31/12/2018	30/06/2018
	港元 '000	港元 '000
4. 經收回資產		
經收回資產之市值	-	-

於二零一八年十二月三十一日及二零一八年六月三十日, 本行並無經收回資產。

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III: 其他資產負債表資料

5. 客戶貸款按照下列行業類別細分

	<u>31/12/2018</u>	<u>30/06/2018</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	-	-
- 物業投資	95,000	95,000
- 金融投資	154,008	590,174
- 股票經紀	-	-
- 批發及零售業	416,074	7,664,742
- 製造業	-	196,232
- 運輸及運輸設備	9,500	216,031
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>674,582</u>	<u>8,762,179</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	2,333	2,206
	<u>-</u>	<u>-</u>
在香港使用的貸款額	<u>676,915</u>	<u>8,764,385</u>
就以上持有抵押品之金額	287,834	5,718,789
貿易融資	<u>33,871</u>	<u>64,759</u>
就以上持有抵押品之金額	656	225
在香港以外使用的貸款	<u>11,868,978</u>	<u>5,342,097</u>
就以上持有抵押品之金額	7,645,626	3,424,967
總客戶貸款	<u>12,579,764</u>	<u>14,171,241</u>

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III: 其他資產負債表資料

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	31/12/2018 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	1,274,269	-	-
中國	2,336,095	-	-
香港	7,622,693	-	-
越南	39,155	-	-
巴拿馬	409,638	-	-
其他	897,914	-	-
總額	12,579,764	-	-

國家	30/06/2018 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	966,284	-	-
中國	2,507,719	-	141,287
香港	9,318,941	-	54,160
越南	58,870	-	-
巴拿馬	453,868	-	-
其他	865,559	-	-
總額	14,171,241	-	195,447

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III: 其他資產負債表資料

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	31/12/2018				(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. 國際組織	-	150	-	-	150
2. 發展國家	1,886	1	-	181	2,068
3. 離岸中心	-	-	48	205	253
- 香港	-	-	-	36	36
4. 發展中亞太地區	12,895	324	690	12,452	26,361
- 中國	478	104	566	7,459	8,607
- 南韓	12,397	220	124	4,993	17,734
5. 發展中國家	157	-	-	-	157
Total	14,938	475	738	12,838	28,989

交易對手地區 / 管轄區域	30/06/2018				(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. 國際組織	-	163	-	-	163
2. 發展國家	1,176	2	-	330	1,508
3. 離岸中心	3	-	48	284	335
- 香港	-	-	-	87	87
4. 發展中亞太地區	16,559	332	457	14,077	31,425
- 中國	472	108	335	8,137	9,052
- 南韓	16,075	224	122	5,940	22,361
5. 發展中國家	-	-	-	-	-
Total	17,738	497	505	14,691	33,431

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III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零一八年十二月三十一日及二零一八年六月三十日，對非銀行中資機構的風險額。

風險類別	31/12/2018		(港元 '000)
	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	103,872	-	103,872
(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	2,341,719	152,139	2,493,858
(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	2,642,271	63,822	2,706,093
(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	684	-	684
總額	5,088,546	215,961	5,304,507
已扣減準備金的資產總額	28,962,955		
資產負債表內的風險額佔總資產百分比	17.57%		

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風險類別	30/06/2018		(港元 '000)
	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	107,347	-	107,347
(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	2,473,539	235,767	2,709,306
(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	565,944	-	565,944
(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	672	-	672
總額	3,147,502	235,767	3,383,269
已扣減準備金的資產總額	33,454,495		
資產負債表內的風險額佔總資產百分比	9.41%		

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III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零一八年十二月三十一日及二零一八年六月三十日，所持有非港元貨幣風險。

	31/12/2018		(百萬港元)
	美元	其他	合計
現貨資產	25,085	3,522	28,607
現貨負債	(25,049)	(3,481)	(28,530)
遠期買入	-	-	-
遠期賣出	-	-	-
期權淨持倉量	-	-	-
長倉(或短倉)淨持倉量	36	41	77
	美元	其他	合計
結構性倉盤淨額	-	-	-

	30/06/2018		(百萬港元)
	美元	其他	合計
現貨資產	28,988	3,935	32,923
現貨負債	(28,964)	(3,916)	(32,880)
遠期買入	-	-	-
遠期賣出	-	-	-
期權淨持倉量	-	-	-
長倉(或短倉)淨持倉量	24	19	43
	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>31/12/2018</u>	<u>30/06/2018</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	233,920	245,508
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	89,947	29,427
-票據發行及循環的包銷安排	-	-
-其他承擔	1,642,093	1,594,756
-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)	-	-
利率合約	524,670	525,903
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)	-	-
利率合約	530,208	533,367
其他	-	-

V. 流動資金

	<u>31/12/2018</u>	<u>31/12/2017</u>
期間的平均流動性維持比率	44.68%	38.59%
計算期間	十月-十二月 2018	一月-十二月 2017

由2015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為計算期間每月平均流動性維持比率之平均數。

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VI. 流動資金風險管理管治

流動資金風險管理

流動資金管理指本行未能履行其現行合約及或然承擔的風險。就管理流動資金風險，本行已制定流動資金風險管理制度與總行制度一致，並經由本行管理層批准。該制度已於本行的資產負債管理政策中作文件記錄，會最少每年檢討一次，並與總行的流動資金管理一致。

以下為流動資金風險框架的關鍵元素：

資產負債管理委員會

Keb Hana Bank 香港分行每月舉行資產負債委員會會議監察主要流動資金風險政策，包括資金策略、流動資金壓力測試政策、應急融資計劃、流動資金情況與相關的指引。資產負債管理委員會的基本成員包括香港分行行政總裁、庫務部、各業務部、財務及風險管理部的代表。

流動資金壓力測試：

本分行定期執行流動資金壓力測試，以評估行業範圍內和本行特定危機對本行流動資金狀況的影響，並確保本行在各種不利的情況下有足夠流動資金。

本行的流動性壓力測試涵蓋融資假設情況變動影響和流動資產的市場價格。本行執行行業標準壓力測試，高級管理層審閱並在進行流動資金管理決策時納入相關測試結果，據此制定風險緩解和應變計劃。

應急融資計劃

Keb Hana Bank 香港分行具有應急融資計劃以管理流動資金危機並作出恰當管治。該計劃具體闡明了分析和應對實際和潛在流動性事件的方法，概述了有關管理和監控流動性事件的合適治理架構、有效的內外部溝通程序，並確定了在事件的不同階段所需考慮的潛在應對措施。

融資多元化

除了客戶存款為主要資金來源，本行通過零售市場、貨幣市場和資本市場以擴闊資金，並控制融資的多元化。本行亦維持高流動性、沒有負擔，且在受壓市場情況或本行特定事件下能隨時出售或抵押以獲得借款的資金池。

監察與報告

Keb Hana Bank 香港分行定期向管理層，資產負債管理委員會及總行滙報流動資金差距、流動性維持比率和內部壓力測試的結果，以作監察。

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VII. 薪酬制度披露：

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：

- ① 全行的關鍵績效測量指標或主要業務單位
- ② 各人的關鍵績效測量指標
- ③ 使全行和個人的績效和個人的薪酬水平對齊的方法
- ④ 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 2018 年香港分行的高級管理層和關鍵人員(注 1)的薪酬的合計資料如下:

截止 2018 年 12 月 31

(單位：港元 個位)

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	4,348,692	-
現金收付	4,348,692	-
股票和股票掛鈎票據	-	-
其他	-	-
浮動薪酬	-	-
現金收付	-	-
股票和股票掛鈎票據	-	-
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。

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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。二零一八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	<u>31/12/2018</u>	<u>30/06/2018</u>
	港元 '000	港元 '000
(i) 資本充足比率	14.90%	14.84%
(ii) 總資本	10,512,638	10,503,521
(iii) 股東資金總額	189,906,854	181,827,771
II. 其他財務資料	<u>31/12/2018</u>	<u>30/06/2018</u>
	港元 '000	港元 '000
(i) 總資產	2,696,509,237	2,611,835,856
(ii) 總負債	2,506,595,379	2,430,008,085
(iii) 總貸款及放款	1,825,627,151	1,724,592,746
(iv) 總存款	1,740,846,680	1,648,562,930
(V) 稅前盈利	<u>31/12/2018</u>	<u>31/12/2017</u>
	港元 '000	港元 '000
	22,126,968	20,090,168

行政總裁遵從披露方案聲明

敬啟者:

就二零一八年度業績的披露,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



權純翰謹啟

二零一九年四月十六日