

# **KEB Hana Bank Hong Kong Branch**

## **Key Financial Information Disclosure as of 30 June 2017**

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

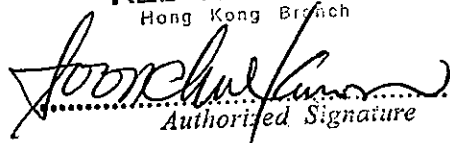
**Section A - Branch Information**

**I. Profit and Loss information**

	<u>30/06/2017</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Interest income	298,432	217,723
Interest expenses	<u>167,509</u>	<u>99,090</u>
<b>Net interest income</b>	<b>130,923</b>	<b>118,633</b>
Other operating income		
Commission income	75,547	69,805
Commission expenses	<u>(6,507)</u>	<u>(6,349)</u>
- Net fees and commission income	69,040	63,456
- Gains less losses arising from other non-trading activities foreign currencies	6,135	4,251
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Others	<u>(17)</u>	<u>16,812</u>
<b>Net non-interest income</b>	<b>75,158</b>	<b>84,519</b>
<b>Total operating income</b>	<b>206,081</b>	<b>203,152</b>
Operating expenses	<u>(25,136)</u>	<u>(22,011)</u>
<b>Operating profit before provisions</b>	<b>180,945</b>	<b>181,141</b>
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	(58,905)	(12,405)
- Specific provision	(12,568)	548
- Other provision	<u>(1,570)</u>	<u>(8,293)</u>
<b>Operating profit after provisions</b>	<b>253,988</b>	<b>201,291</b>
Gain less losses from disposal of property , plant and equipment and investment properties	-	(241)
<b>Profit before taxation</b>	<b>253,988</b>	<b>201,050</b>
Taxation charge	18,450	26,198
<b>Profit after taxation</b>	<u><u>235,538</u></u>	<u><u>174,852</u></u>

THIS IS A CERTIFIED TRUE COPY

KEB Hana Bank  
Hong Kong Branch

  
Authorized Signature

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

<b>II . Balance Sheet Information</b>	<b>30/06/2017</b>	<b>31/12/2016</b>
<b>Assets</b>	<b>HKD'000</b>	<b>HKD'000</b>
Cash and balances with banks (except those included in amount due from overseas offices)	577,580	1,614,835
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	2,550,601	2,436,732
Amount due from overseas offices of the institution	7,934,368	6,511,207
Trade bills	8,681,630	8,418,491
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	13,667,070	10,594,006
-Advances to banks & other financial institutions	-	-
-Accrued interest and other accounts	107,438	96,552
Provisions for impaired loans and receivables		
-collective provisions for customers	(27,666)	(19,259)
-specific provisions for customers	-	(12,568)
-other provisions	(7,859)	(9,353)
Investment securities	2,899,445	2,919,072
Other investments	-	-
Property , plant and equipment and investment properties	-	-
<b>Total assets</b>	<b>36,382,607</b>	<b>32,549,715</b>
 <b>Liabilities</b>		
Deposits and balances from banks (except those included in amount due to overseas offices)	20,209,488	16,996,152
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	118,031	206,811
- Savings deposits	2,020,411	3,426,466
- Time, call and notice deposits	1,904,057	1,859,291
Amount due to overseas offices of the institution	11,702,915	9,400,143
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	427,705	660,852
Provisions	-	-
<b>Total liabilities</b>	<b>36,382,607</b>	<b>32,549,715</b>

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

**1. Advances and other accounts**

	30/06/2017	31/12/2016
	HKD'000	HKD'000
Advances to customers	13,667,070	10,594,006
Less : Collective provision for bad and doubtful debts	(27,666)	(18,440)
Less : Specific provision for bad and doubtful debts	-	(12,568)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	107,438	96,552
	<u>13,746,842</u>	<u>10,659,550</u>

**2. Impaired Loans**

	30/06/2017	31/12/2016
	HKD'000	HKD'000
Gross advances to customers	-	62,839
As percentage of total advances to customers	-	0.593%
Suspended interest	-	-
Specific provision against such advances	-	12,568
Value of collateral against such advances	-	-

*There were no advances and impaired loans to banks and other financial institutions as at 30, June 2017 and 31 December 2016 nor were there any specific provisions made related on these two days.*

**3. Overdue And Rescheduled Assets**

	30/06/2017			31/12/2016		
	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
<b>a. Overdue advances to customers</b>						
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>

**Current market value of collateral held against secured overdue advances to customers**

Secured overdue advances	-	-	-	62,839	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	<u>62,839</u>	-	-

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

**3. Overdue And Rescheduled Assets (Continued)**

	30/06/2017			31/12/2016		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>b. Overdue advances to banks</b>						
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	-	-	-	-	-	-
<b>Total overdue advances to banks</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current market value of collateral held against secured overdue advances to banks</b>						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*There were no advances to banks and other financial institutions which were overdue for more than one month as at 30 June 2017 and 31 December 2016 nor were there any rescheduled advances to banks and other financial institutions on these two days.*

	30/06/2017			31/12/2016		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>c. Other overdue assets</b>						
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	-	-	-	-	-	-
<b>Total other overdue assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current market value of collateral held against other secured overdue assets</b>						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*Other assets refer to trade bills and receivables.*

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

**d. Rescheduled advances**

	30/06/2017		31/12/2016	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Rescheduled advances to customers	-	0.000%	-	0.000%

	30/06/2017		31/12/2016	
	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**

	30/06/2017	31/12/2016
	HKD'000	HKD'000
Market value of repossessed assets	-	-

*There were no repossessed assets as at 30 June 2017 and 31 December 2016.*

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

5. Advance to customers - by industry sectors	30/06/2017	31/12/2016
	HKD'000	HKD'000
<b>Loans for use in Hong Kong to</b>		
<b>Industrial, commercial and financial</b>		
-Property development	230,165	228,735
-Property investment	95,000	95,000
-Financial concerns	788,384	783,418
-Stockbrokers	-	-
-Wholesale and retail trade	7,050,954	3,299,621
-Manufacturing	-	28,490
-Transport and transport equipment	222,860	225,329
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	8,387,363	4,660,593
<b>Individuals</b>		
- 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	1,573	1,157
	1,573	741
<b>Total loans for use in Hong Kong</b>	<b>8,388,936</b>	<b>4,661,750</b>
of which covered by collateral	5,792,848	2,043,193
<b>Trade finance</b>	<b>150,569</b>	<b>251,570</b>
of which covered by collateral	1,747	6,111
<b>Loans for use outside Hong Kong</b>	<b>5,127,565</b>	<b>5,680,686</b>
of which covered by collateral	2,554,618	2,269,019
<b>Total Advances to customers</b>	<b>13,667,070</b>	<b>10,594,006</b>

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**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	30/06/2017 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	971,761	-	-
China	1,784,389	-	-
Hong Kong	9,031,308	-	-
Vietnam	97,580	-	-
Panama	654,867	-	-
Others	1,127,165	-	-
<b>Total</b>	<b>13,667,070</b>	<b>-</b>	<b>-</b>

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	-	-
<b>Total</b>	<b>10,594,006</b>	<b>-</b>	<b>62,839</b>



**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
as of 30 JUNE 2017

**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	30/06/2017				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	161	-	-	161
2. Developed countries	414	-	1	358	773
3. Offshore centres	-	-	50	159	209
<i>of which Hong Kong</i>	-	-	-	115	115
4. Developing Asia & Pacific	19,640	360	1,479	13,686	35,165
<i>of which China</i>	4,592	126	549	7,036	12,303
<i>of which South Korea</i>	15,300	232	930	6,358	22,820
5. Developing countries	7	-	-	-	7
<b>Total</b>	<b>20,061</b>	<b>521</b>	<b>1,530</b>	<b>14,203</b>	<b>36,315</b>

Counterparty Country / Jurisdiction	31/12/2016				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	-	-	-	-
2. Developed countries	677	139	-	376	1,192
3. Offshore centres	-	-	-	114	114
<i>of which Hong Kong</i>	-	-	-	-	-
4. 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
5. Developing countries	20	-	-	-	20
<b>Total</b>	<b>19,130</b>	<b>505</b>	<b>1,219</b>	<b>11,527</b>	<b>32,381</b>

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

**8. Non-bank Mainland Exposures**

*The following is the Branch's advances to non-bank Mainland Exposures as at 30 June 2017 and 31 December 2016.*

Types of Counterparties	30/06/2017		(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)	125,628	-	125,628
(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	1,667,827	-	1,667,827
(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	523,488	-	523,488
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	3,693	-	3,693
<b>Total</b>	<b>2,320,636</b>	<b>-</b>	<b>2,320,636</b>
Total assets after provision	36,382,607		
On-balance sheet exposures as percentage of total assets	6.38%		

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

Types of Counterparties	31/12/2016		(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)	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
<b>Total</b>	<b>2,400,165</b>	<b>-</b>	<b>2,400,165</b>
Total assets after provision	32,549,715		
On-balance sheet exposures as percentage of total assets	7.37%		

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**III. Additional balance sheet information**

**9. Currency Risk**

*The following is the Branch's foreign exposures as at 30 June 2017 and 31 December 2016.*

	30/06/2017		(HKD'Million)
	US dollar	Others	Total
Spot assets	31,998	3,881	35,879
Spot liabilities	(32,127)	(3,867)	(35,994)
Forward purchases	150	-	150
Forward sales	-	-	-
Net options position	-	-	-
Net long (short) position	21	14	35
	US dollar	Others	Total
Net structural position	-	-	-

	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	-	-	-

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**IV. Off-balance sheet exposures**

	30/06/2017 HKD'000	31/12/2016 HKD'000
<b>Contingent liabilities and commitments</b>		
-Direct credit substitutes	122,692	141,329
-Transaction-related contingent items	-	-
-Trade-related contingencies	208,860	164,021
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,637,995	1,666,387
-Others	-	-
<b>Derivatives</b>		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	150,000	553,334
-Interest rate contracts	523,029	775,790
-Others	-	-
<b>Fair Value</b>		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	150,365	553,861
-Interest rate contracts	520,037	776,039
-Others	-	-

**V. Liquidity**

	30/06/2017	30/06/2016
Average liquidity maintenance ratio for the period	35.72%	35.17%

*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 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.*

**KEB Hana Bank Hong Kong Branch**  
**Key Financial Information Disclosure**  
**as of 30 JUNE 2017**

**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 2017 is in accordance with the Korean-International Financial Standards.*

<b>I. Capital and capital adequacy</b>	<u>30/06/2017</u>	<u>31/12/2016</u>
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	14.97%	14.33%
(ii) Total share capital	10,138,182	9,500,779
(iii) Total amount of shareholder funds	166,320,983	150,150,832
<b>II. Other financial information</b>	<u>30/06/2017</u>	<u>31/12/2016</u>
	HKD'000	HKD'000
(i) Total assets	2,391,001,130	2,235,103,308
(ii) Total liabilities	2,224,680,147	2,084,952,476
(iii) Total loans and advances	1,589,297,002	1,467,530,199
(iv) Total deposits	1,528,050,054	1,427,768,153
	<u>30/06/2017</u>	<u>30/06/2016</u>
	HKD'000	HKD'000
Pre-tax profit	5,099,231	7,185,326

## Statement of compliance

This is to certify that the financial disclosure statement of the KEB Hana Bank ,  
Hong Kong Branch ("the Branch") as of 30 June 2017 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



Kweon Sun Chul

Chief Executive

5 September 2017

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**A 部 - 分行資料**

**I 部: 損益計算表**

	<u>30/06/2017</u>	<u>30/06/2016</u>
	港元 '000	港元 '000
利息收入	298,432	217,723
利息支出	<u>167,509</u>	<u>99,090</u>
淨利息收入	130,923	118,633
其他營業收入		
服務費及佣金收入	75,547	69,805
服務費及佣金支出	<u>(6,507)</u>	<u>(6,349)</u>
-服務費及佣金收入淨額	69,040	63,456
-非買賣性質外匯收益減虧損	6,135	4,251
-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>(17)</u>	<u>16,812</u>
淨非利息收入	- 75,158	84,519
營業收入	206,081	203,152
營運支出	<u>(25,136)</u>	<u>(22,011)</u>
營業溢利	180,945	181,141
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	(58,905)	(12,405)
-特定準備金	(12,568)	548
-其他準備金	<u>(1,570)</u> (73,043)	<u>(8,293)</u> (20,150)
已減值貸款準備金/回撥後之溢利	253,988	201,291
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>(241)</u>
除稅前溢利	253,988	201,050
稅項	18,450	26,198
除稅後溢利	<u>235,538</u>	<u>174,852</u>



**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**II. 資產負債表**

	<u>30/06/2017</u>	<u>31/12/2016</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)	577,580	1,614,835
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)	2,550,601	2,436,732
存放機構的海外辦事處金額	7,934,368	6,511,207
貿易票據	8,681,630	8,418,491
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	13,667,070	10,594,006
-給予銀行及其他金融機構的貸款	-	-
-應計利息及其他帳目	107,438	96,552
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	(27,666)	(19,259)
-予客戶的特定準備金	-	(12,568)
-其他準備金	(7,859)	(9,353)
投資證券	13,738,983	10,649,378
其他投資	2,899,445	2,919,072
物業、工業裝置及設備以及投資物業	-	-
<b>總資產</b>	<b><u>36,382,607</u></b>	<b><u>32,549,715</u></b>
<b>負債</b>		
尚欠銀行存款及結餘 (不包括存放機構的海外辦事處金額)	20,209,488	16,996,152
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	118,031	206,811
-儲蓄存款	2,020,411	3,426,466
-定期存款及通知存款	1,904,057	1,859,291
結欠機構的海外辦事處金額	4,042,499	5,492,568
已發行存款證	11,702,915	9,400,143
已發行債券	-	-
其他負債	-	-
準備金	427,705	660,852
<b>總負債</b>	<b><u>36,382,607</u></b>	<b><u>32,549,715</u></b>

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**III: 其他資產負債表資料**

**1. 貸款及其他帳目**

	<u>30/06/2017</u>	<u>31/12/2016</u>
	港元 '000	港元 '000
客戶貸款	13,667,070	10,594,006
扣除屬一般性質的集體準備金	(27,666)	(18,440)
扣除屬特殊性質的特定準備金	-	(12,568)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	107,438	96,552
	<u>13,746,842</u>	<u>10,659,550</u>

**2. 已減值貸款總額**

	<u>30/06/2017</u>	<u>31/12/2016</u>
	港元 '000	港元 '000
不履行貸款總額	-	62,839
該等貸款佔客戶貸款總額的百分比	-	0.593%
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
就該等貸款持有抵押品之金額	-	-

於二零一七年六月三十日及二零一六年十二月三十一日,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>30/06/2017</u>			<u>31/12/2016</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
<b>a. 對客戶之過期貸款</b>						
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>-</u>	<u>-</u>	<u>-</u>	<u>62,839</u>	<u>0.593%</u>	<u>12,568</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>-</u>	<u>-</u>	<u>-</u>	<u>62,839</u>	<u>-</u>	<u>-</u>

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**III: 其他資產負債表資料**

**3. 過期及重定還款之資產(續)**

b. 對銀行之過期貸款	30/06/2017			31/12/2016		
	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
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	-	-	-	-	-	-

於二零一七年六月三十日及二零一六年十二月三十一日,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。

c. 其他過期貸款	30/06/2017			31/12/2016		
	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
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	-	-	-	-	-	-

其他過期貸款指貸易票據和應收帳款。

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

d. 重定還款期之貸款

重定還款期之客戶貸款	30/06/2017		31/12/2016	
	港元 '000	該等貸款佔 客戶貸款總 額的百分比	港元 '000	該等貸款佔 客戶貸款總 額的百分比
	-	0.000%	-	0.000%

重定還款期之銀行貸款	30/06/2017		31/12/2016	
	港元 '000	該等貸款佔 銀行貸款總 額的百分比	港元 '000	該等貸款佔 銀行貸款總 額的百分比
	-	0.000%	-	0.000%

4. 經收回資產

經收回資產之市值

30/06/2017	31/12/2016
港元 '000	港元 '000
-	-

於二零一七年六月三十日及二零一六年十二月三十一日, 本行並無經收回資產。

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**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>30/06/2017</u>	<u>31/12/2016</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	230,165	228,735
- 物業投資	95,000	95,000
- 金融投資	788,384	783,418
- 股票經紀	-	-
- 批發及零售業	7,050,954	3,299,621
- 製造業	-	28,490
- 運輸及運輸設備	222,860	225,329
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>8,387,363</u>	<u>4,660,593</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	1,573	1,157
	<u>1,573</u>	<u>741</u>
在香港使用的貸款額	<u>8,388,936</u>	<u>4,661,750</u>
就以上持有抵押品之金額	5,792,848	2,043,193
貿易融資	<u>150,569</u>	<u>251,570</u>
就以上持有抵押品之金額	1,747	6,111
在香港以外使用的貸款	<u>5,127,565</u>	<u>5,680,686</u>
就以上持有抵押品之金額	2,554,618	2,269,019
總客戶貸款	<u>13,667,070</u>	<u>10,594,006</u>

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**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	30/06/2017 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	971,761	-	-
中國	1,784,389	-	-
香港	9,031,308	-	-
越南	97,580	-	-
巴拿馬	654,867	-	-
其他	1,127,165	-	-
<b>總額</b>	<b>13,667,070</b>	<b>-</b>	<b>-</b>

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	-	-
<b>總額</b>	<b>10,594,006</b>	<b>-</b>	<b>62,839</b>

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**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	30/06/2017				(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	-	161	-	-	161
2. 發展中國家	414	-	1	358	773
3. 離岸中心	-	-	50	159	209
- 香港	-	-	-	115	115
4. 發展中亞太地區	19,640	360	1,479	13,686	35,165
- 中國	4,592	126	549	7,036	12,303
- 南韓	15,300	232	930	6,358	22,820
5. 發展中國家	7	-	-	-	7
<b>Total</b>	<b>20,061</b>	<b>521</b>	<b>1,530</b>	<b>14,203</b>	<b>36,315</b>

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. 國際組織	-	-	-	-	-
2. 發展中國家	677	139	-	376	1,192
3. 離岸中心	-	-	-	114	114
- 香港	-	-	-	-	-
4. 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
5. 發展中國家	20	-	-	-	20
<b>Total</b>	<b>19,130</b>	<b>505</b>	<b>1,219</b>	<b>11,527</b>	<b>32,381</b>

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**III: 其他資產負債表資料**

**8. 對非銀行中資機構的風險額**

以下為本分行於二零一七年六月三十日及二零一六年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/06/2017		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	125,628	-	125,628
(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	1,667,827	-	1,667,827
(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	523,488	-	523,488
(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	3,693	-	3,693
<b>總額</b>	<b>2,320,636</b>	<b>-</b>	<b>2,320,636</b>
已扣減準備金的資產總額	36,382,607		
資產負債表內的風險額佔總資產百分比	6.38%		



**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

31/12/2016

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	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	<u>2,400,165</u>	-	<u>2,400,165</u>
已扣減準備金的資產總額	<u>32,549,715</u>		
資產負債表內的風險額佔總資產百分比	<u>7.37%</u>		

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**III: 其他資產負債表資料**

**9. 貨幣風險**

以下為本分行於二零一七年六月三十日及二零一六年十二月三十一日, 所持有非港元貨幣風險。

	30/06/2017		(百萬港元)
	美元	其他	合計
現貨資產	31,998	3,881	35,879
現貨負債	(32,127)	(3,867)	(35,994)
遠期買入	150	-	150
遠期賣出	-	-	-
期權淨持倉量	-	-	-
長倉(或短倉)淨持倉量	21	14	35
	美元	其他	合計
結構性倉盤淨額	-	-	-

	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	-	-	-

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**IV. 資產負債表以外項目**

	<u>30/06/2017</u>	<u>31/12/2016</u>
	港元 '000	港元 '000
<b>或然負債及承擔</b>		
-直接信貸替代項目	122,692	141,329
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	208,860	164,021
-票據發行及循環的包銷安排	-	-
-其他承擔	1,637,995	1,666,387
-其他	-	-
<b>衍生工具</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	150,000	553,334
利率合約	523,029	775,790
其他	-	-
<b>公平價值</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	150,365	553,861
利率合約	520,037	776,039
其他	-	-

**V. 流動資金**

	<u>30/06/2017</u>	<u>30/06/2016</u>
期間的平均流動性維持比率	35.72%	35.17%

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。

**KEB Hana Bank 香港分行**  
**海外註冊認可機構披露財務資料方案**  
**(二零一七年六月三十日)**

**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。二零一七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	30/06/2017	31/12/2016
	港元 '000	港元 '000
(i) 資本充足比率	14.97%	14.33%
(ii) 總資本	10,138,182	9,500,779
(iii) 股東資金總額	166,320,983	150,150,832
II. 其他財務資料	30/06/2017	31/12/2016
	港元 '000	港元 '000
(i) 總資產	2,391,001,130	2,235,103,308
(ii) 總負債	2,224,680,147	2,084,952,476
(iii) 總貸款及放款	1,589,297,002	1,467,530,199
(iv) 總存款	1,528,050,054	1,427,768,153
(V) 稅前盈利	30/06/2017	30/06/2016
	港元 '000	港元 '000
	5,099,231	7,185,326

## 行政總裁遵從披露方案聲明

敬啟者：

就二零一七年度中期業績的披露，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



權純轍謹啟

二零一七年九月五日