

KEB Hana Bank Hong Kong Branch
(Incorporated in Republic of Korea with limited liability)
Key Financial Information Disclosure
as of 30 June 2019

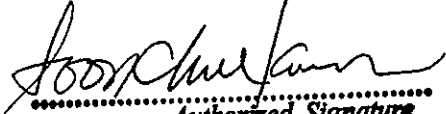
Key Financial Information Disclosure as of 30 JUNE 2019

Section A - Branch Information

I. Profit and Loss information

	30/06/2019	30/06/2018
	HKD'000	HKD'000
Interest income	477,481	435,814
Interest expenses	323,689	310,625
Net interest income	153,792	125,189
Other operating income		
Commission income	62,106	77,532
Commission expenses	(5,742)	(6,694)
- Net fees and commission income	56,364	70,838
- Gains less losses arising from other non-trading activities in foreign currencies	482	9,530
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Others	-	-
Net non-interest income	56,846	80,368
Total operating income	210,638	205,557
Operating expenses	(27,871)	(24,316)
Operating profit before provisions	182,767	181,241
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	22,802	(3,589)
- Specific provision	-	-
- Other provision	(914)	(911)
Operating profit after provisions	160,879	185,741
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	160,879	185,741
Taxation charge	28,781	26,319
Profit after taxation	132,098	159,422

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KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)
 Hong Kong Branch



 Authorized Signature

Key Financial Information Disclosure as of 30 JUNE 2019

II . Balance Sheet Information	30/06/2019	31/12/2018
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	2,234,760	2,233,899
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	-	225,138
Amount due from overseas offices of the institution	3,428,728	6,345,346
Trade bills	5,585,787	5,150,489
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	15,219,362	12,579,764
-Advances to banks & other financial institutions	-	-
-Accrued interest and other accounts	143,647	162,248
Provisions for impaired loans and receivables		
-collective provisions for customers	(91,330)	(68,651)
-specific provisions for customers	-	-
-other provisions	(8,710)	(9,563)
Investment securities	2,101,363	2,344,285
Other investments	-	-
Property , plant and equipment and investment properties	-	-
Total assets	28,613,607	28,962,955
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	6,113,174	9,218,002
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	114,104	123,452
- Savings deposits	2,135,528	2,545,449
- Time, call and notice deposits	2,178,548	4,621,095
Amount due to overseas offices of the institution	16,123,385	13,005,769
Certificates of deposit issued	1,528,902	1,399,538
Issued debt securities	-	-
Other liabilities	419,966	718,551
Provisions	-	-
Total liabilities	28,613,607	28,962,955

Key Financial Information Disclosure as of 30 JUNE 2019

III. Additional balance sheet information

1. Advances and other accounts	30/06/2019	31/12/2018
	HKD'000	HKD'000
Advances to customers	15,219,362	12,579,764
Less : Collective provision for bad and doubtful debts	(90,934)	(68,063)
Less : Specific provision for bad and doubtful debts	-	-
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	143,647	162,248
	<u>15,272,075</u>	<u>12,673,949</u>

2. Impaired Loans

	30/06/2019	31/12/2018
	HKD'000	HKD'000
Gross advances to customers	-	-
As percentage of total advances to customers	-	-
Suspended interest	-	-
Specific provision against such advances	-	-
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 30 June 2019 and 31 December 2018 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

a. Overdue advances to customers	30/06/2019			31/12/2018		
	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
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	-	-	-	-	-	-
	-	-	-	-	-	-

Key Financial Information Disclosure as of 30 JUNE 2019

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

	30/06/2019			31/12/2018		
	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 30 June 2019 and 31 December 2018 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	30/06/2019			31/12/2018		
	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.

Key Financial Information Disclosure as of 30 JUNE 2019

III. Additional balance sheet information

d. Rescheduled advances

	30/06/2019		31/12/2018	
Rescheduled advances to customers	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
	-	0.000%	-	0.000%

	30/06/2019		31/12/2018	
Rescheduled advances to banks	HKD'000	% of total advances to banks	HKD'000	% of total advances to banks
	-	0.000%	-	0.000%

4. Repossessed Assets

	30/06/2019		31/12/2018	
Market value of repossessed assets	HKD'000		HKD'000	
	-		-	

There were no repossessed assets as at 30 June 2019 and 31 December 2018.

Key Financial Information Disclosure as of 30 JUNE 2019

III. Additional balance sheet information

5. Advance to customers - by industry sectors	30/06/2019	31/12/2018
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	95,000
-Property investment	-	154,008
-Financial concerns	18,243	-
-Stockbrokers	-	-
-Wholesale and retail trade	253,502	416,074
-Manufacturing	-	-
-Transport and transport equipment	9,500	9,500
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	281,245	674,582
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	2,359	2,333
	-	-
Total loans for use in Hong Kong	283,604	676,915
of which covered by collateral	146,420	287,834
Trade finance	40,914	33,871
of which covered by collateral	-	656
Loans for use outside Hong Kong	14,894,844	11,868,978
of which covered by collateral	10,725,891	7,645,626
Total Advances to customers	15,219,362	12,579,764

Key Financial Information Disclosure as of 30 JUNE 2019

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	30/06/2019 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,137,251	-	-
China	3,731,515	-	-
Hong Kong	7,214,054	-	-
Vietnam	153,454	-	-
Panama	365,810	-	-
Others	2,617,278	-	-
Total	15,219,362	-	-

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	-	-

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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 or geographical locations after taking into account any recognized risk transfer.

Counterparty Country / Jurisdiction	30/06/2019				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	150	-	-	150
2. Developed countries	2,076	2	-	169	2,247
3. Offshore centres	-	-	48	524	572
<i>of which Hong Kong</i>	-	-	-	96	96
4. Developing Asia & Pacific	9,845	245	356	15,053	25,499
<i>of which China</i>	218	104	231	9,856	10,409
<i>of which South Korea</i>	9,540	141	125	5,197	15,003
5. Developing countries	162	-	-	-	162
Total	12,083	397	404	15,746	28,630

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

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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 2019 and 31 December 2018.

Types of Counterparties	30/06/2019		(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)	104,000	-	104,000
(2) Local governments, local government-owned entities and their subsidiaries and JVs	1,957,312	-	1,957,312
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,780,408	151,595	1,932,003
(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	2,640,535	40,266	2,680,801
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	6,482,255	191,861	6,674,116
Total assets after provision	28,613,607		
On-balance sheet exposures as percentage of total assets	22.65%		

Key Financial Information Disclosure as of 30 JUNE 2019

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	<u>28,962,955</u>		
On-balance sheet exposures as percentage of total assets	<u>17.57%</u>		

Key Financial Information Disclosure as of 30 JUNE 2019

III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign exposures as at 30 June 2019 and 31 December 2018.

	30/06/2019			(HKD'Million)
	US dollar	Euro	Others	Total
Spot assets	24,842	3,319	162	28,323
Spot liabilities	(24,859)	(3,299)	(158)	(28,316)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(17)	20	4	7
	US dollar	Others	Others	Total
Net structural position	-	-	-	-

	31/12/2018			(HKD'Million)
	US dollar	Euro	Others	Total
Spot assets	25,085	3,088	434	28,607
Spot liabilities	(25,049)	(3,050)	(431)	(28,530)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	36	38	3	77
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Key Financial Information Disclosure as of 30 JUNE 2019

IV. Off-balance sheet exposures

	<u>30/06/2019</u> HKD'000	<u>31/12/2018</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	263,387	233,920
-Transaction-related contingent items	-	-
-Trade-related contingencies	45,896	89,947
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,804,718	1,642,093
-Others	-	-

Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	523,846	524,670
-Others	-	-

Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	524,801	530,208
-Others	-	-

V. Liquidity

	<u>30/06/2019</u>	<u>30/06/2018</u>
Average liquidity maintenance ratio for the period	36.09%	66.84%
Calculation period	Apr-Jun 2019	Apr-Jun 2019

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".

Key Financial Information Disclosure as of 30 JUNE 2019

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 broadens 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.

Key Financial Information Disclosure as of 30 JUNE 2019

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.

	30/06/2019						(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	4,800	-	-	-	-	-	4,800
Due from banks	3,496,880	694,138	281,663	1,061,449	156,420	-	5,690,550
Debt Securities	2,101,363	-	-	-	-	-	2,101,363
Acceptance and bills of exchange	193,856	1,124,425	2,675,398	1,628,182	-	-	5,621,861
Loans and advances	10,451	388,275	901,135	10,405,498	2,538,773	1,023,512	15,267,644
Other Assets	14,790	-	-	-	-	12,639	27,429
	5,822,140	2,206,838	3,858,196	13,095,129	2,695,193	1,036,151	28,713,647
Liabilities							
Customer deposits	2,382,948	469,663	735,830	857,267	-	-	4,445,708
Due to Banks	3,167,007	2,683,780	6,766,324	9,321,903	-	372,947	22,311,961
Financial Instruments	-	444,448	595,561	488,893	-	-	1,528,902
Other Liabilities	-	-	-	275,347	-	51,689	327,036
	5,549,955	3,597,891	8,097,715	10,943,410	-	424,636	28,613,607
Net liabilities gap	272,185	(1,391,053)	(4,239,519)	2,151,719	2,695,193	611,515	
Commitments							
Direct credit substitutes	200	-	5,791	236,671	20,725	-	263,387
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	2,788	16,246	22,306	4,556	-	-	45,896
Other Commitments	-	198,519	721,887	812,123	72,189	-	1,804,718
	2,988	214,765	749,984	1,053,350	92,914	-	2,114,001
							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
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-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

Key Financial Information Disclosure as of 30 JUNE 2019

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 interim Financial Statement of Year 2019 is in accordance with the Korean-International Financial Standard 9.

I. Capital and capital adequacy	30/06/2019	31/12/2018
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	14.69%	14.90%
(ii) Total share capital	10,144,985	10,512,638
(iii) Total amount of shareholder funds	193,085,896	189,906,854
II. Other financial information	30/06/2019	31/12/2018
	HKD'000	HKD'000
(i) Total assets	2,741,484,490	2,696,509,237
(ii) Total liabilities	2,548,405,352	2,506,595,379
(iii) Total loans and advances	1,812,086,264	1,825,627,151
(iv) Total deposits	1,739,719,606	1,740,846,680
	30/06/2019	30/06/2018
	HKD'000	HKD'000
Pre-tax profit	11,349,406	12,875,735

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 2019 fully complies with the
Banking (Disclosure) Rules.

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

For and on behalf of
KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)


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Authorized Signature

Kweon Sun Chul
Chief Executive
23 August 2019

披露財務資料方案
(二零一九年六月三十日)

A 部 - 分行資料

I 部: 損益計算表

	<u>30/06/2019</u>	<u>30/06/2018</u>
	港元 '000	港元 '000
利息收入	477,481	435,814
利息支出	<u>323,689</u>	<u>310,625</u>
淨利息收入	153,792	125,189
其他營業收入		
服務費及佣金收入	62,106	77,532
服務費及佣金支出	<u>(5,742)</u>	<u>(6,694)</u>
-服務費及佣金收入淨額	56,364	70,838
-非買賣性質外匯收益減虧損	482	9,530
-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>-</u>
淨非利息收入	- 56,846	80,368
營業收入	210,638	205,557
營運支出	<u>(27,871)</u>	<u>(24,316)</u>
營業溢利	182,767	181,241
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	22,802	(3,589)
-特定準備金	-	-
-其他準備金	<u>(914)</u> 21,888	<u>(911)</u> (4,500)
已減值貸款準備金/回撥後之溢利	160,879	185,741
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	160,879	185,741
稅項	28,781	26,319
除稅後溢利	<u>132,098</u>	<u>159,422</u>

披露財務資料方案
(二零一九年六月三十日)

II. 資產負債表	30/06/2019	31/12/2018
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)	2,234,760	2,233,899
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
存放機構的海外辦事處金額	3,428,728	6,345,346
貿易票據	5,585,787	5,150,489
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	15,219,362	12,579,764
-給予銀行及其他金融機構的貸款	-	-
-應計利息及其他帳目	143,647	162,248
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		
-子客戶的集體準備金	(91,330)	(68,651)
-子客戶的特定準備金	-	-
-其他準備金	(8,710)	(9,563)
投資證券	2,101,363	2,344,285
其他投資	-	-
物業、工業裝置及設備以及投資物業	-	-
總資產	28,613,607	28,962,955
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)	6,113,174	9,218,002
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	114,104	123,452
-儲蓄存款	2,135,528	2,545,449
-定期存款及通知存款	2,178,548	1,952,194
結欠機構的海外辦事處金額	16,123,385	13,005,769
已發行存款證	1,528,902	1,399,538
已發行債券	-	-
其他負債	419,966	718,551
準備金	-	-
總負債	28,613,607	28,962,955

披露財務資料方案
(二零一九年六月三十日)

III: 其他資產負債表資料

1. 貸款及其他帳目	30/06/2019	31/12/2018
	港元 '000	港元 '000
客戶貸款	15,219,362	12,579,764
扣除屬一般性質的集體準備金	(90,934)	(68,063)
扣除屬特殊性質的特定準備金	-	-
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	143,647	162,248
	15,272,075	12,673,949

2. 已減值貸款總額

	30/06/2019	31/12/2018
	港元 '000	港元 '000
不履行貸款總額	-	-
該等貸款佔客戶貸款總額的百分比	-	-
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	-	-
就該等貸款持有抵押品之金額	-	-

於二零一九年六月三十日及二零一八年十二月三十一日,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

	30/06/2019			31/12/2018		
	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	-	-	-	-	-	-
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	-	-	-	-	-	-
	-	-	-	-	-	-

披露財務資料方案
(二零一九年六月三十日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	30/06/2019			31/12/2018		
	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	-	-	-	-	-	-
	-	-	-	-	-	-

於二零一九年六月三十日及二零一八年十二月三十一日,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。

	30/06/2019			31/12/2018		
	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	-	-	-	-	-	-
	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

披露財務資料方案
(二零一九年六月三十日)

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

	30/06/2019		31/12/2018	
	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%

	30/06/2019		31/12/2018	
	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%

	30/06/2019	31/12/2018
	港元 '000	港元 '000
4. 經收回資產	-	-
經收回資產之市值	-	-

於二零一九年六月三十日及二零一八年十二月三十一日, 本行並無經收回資產。

披露財務資料方案
(二零一九年六月三十日)

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>30/06/2019</u>	<u>31/12/2018</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
- 金融投資	18,243	154,008
- 股票經紀	-	-
- 批發及零售業	253,502	416,074
- 製造業	-	-
- 運輸及運輸設備	9,500	9,500
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>281,245</u>	<u>674,582</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	2,359	2,333
	<u>-</u>	<u>-</u>
在香港使用的貸款額	<u>283,604</u>	<u>676,915</u>
就以上持有抵押品之金額	146,420	287,834
貿易融資	<u>40,914</u>	<u>33,871</u>
就以上持有抵押品之金額	-	656
在香港以外使用的貸款	<u>14,894,844</u>	<u>11,868,978</u>
就以上持有抵押品之金額	10,725,891	7,645,626
總客戶貸款	<u>15,219,362</u>	<u>12,579,764</u>

披露財務資料方案
(二零一九年六月三十日)

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	30/06/2019 (港元 '000)		
	客戶貸款	過期貸款	對客戶已減值貸款
韓國	1,137,251	-	-
中國	3,731,515	-	-
香港	7,214,054	-	-
越南	153,454	-	-
巴拿馬	365,810	-	-
其他	2,617,278	-	-
總額	15,219,362	-	-

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	-	-

披露財務資料方案
(二零一九年六月三十日)

III: 其他資產負債表資料

7. 國際債權

以下之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。

交易對手地區 / 管轄區域	30/06/2019				(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	2,076	2	-	169	2,247
3. 離岸中心	-	-	48	524	572
- 香港	-	-	-	96	96
4. 發展中亞太地區	9,845	245	356	15,053	25,499
- 中國	218	104	231	9,856	10,409
- 南韓	9,540	141	125	5,197	15,003
5. 發展中國家	162	-	-	-	162
Total	12,083	397	404	15,746	28,630

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

披露財務資料方案
(二零一九年六月三十日)

III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零一九年六月三十日及二零一八年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/06/2019		(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	104,000	-	104,000
(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	1,957,312	-	1,957,312
(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	1,780,408	151,595	1,932,003
(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	2,640,535	40,266	2,680,801
(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	-	-	-
總額	6,482,255	191,861	6,674,116
已扣減準備金的資產總額	28,613,607		
資產負債表內的風險額佔總資產百分比	22.65%		

披露財務資料方案
(二零一九年六月三十日)

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%		

披露財務資料方案
(二零一九年六月三十日)

III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零一九年六月三十及二零一八年十二月三十一日, 所持有非港元貨幣風險。

	30/06/2019			(百萬港元)
	美元	歐元	其他	合計
現貨資產	24,842	3,319	162	28,323
現貨負債	(24,859)	(3,457)	(158)	(28,474)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(17)	20	4	7
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

	31/12/2018			(百萬港元)
	美元	歐元	其他	合計
現貨資產	25,085	3,088	434	28,607
現貨負債	(25,049)	(3,050)	(431)	(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	38	3	77
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零一九年六月三十日)

IV. 資產負債表以外項目

	<u>30/06/2019</u>	<u>31/12/2018</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	263,387	233,920
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	45,896	89,947
-票據發行及循環的包銷安排	-	-
-其他承擔	1,804,718	1,642,093
-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	523,846	524,670
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	524,801	530,208
其他	-	-

V. 流動資金

	<u>30/06/2019</u>	<u>30/06/2018</u>
期間的平均流動性維持比率	36.09%	66.84%
計算期間	四月-六月 2019	四月-六月 2018

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。

披露財務資料方案 (二零一九年六月三十日)

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匯報流動資金差距、流動性維持比率和內部壓力測試的結果，以作監察。

披露財務資料方案
(二零一九年六月三十日)

流動資金風險管理管治 (續)

為完成上述目的，本行評估及預測現金承諾、與總行維持資金信貸，設定謹慎的限額以及確保能直接使用流動資產。以下期限分析是根據報告期末至合約到期日的剩餘期限。

	30/06/2019						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							-
現金	4,800	-	-	-	-	-	4,800
存放銀行同業	3,496,880	694,138	281,663	1,061,449	156,420	-	5,690,550
投資證券	2,101,363	-	-	-	-	-	2,101,363
貿易票據	193,856	1,124,425	2,675,398	1,628,182	-	-	5,621,861
客戶貸款及墊款	10,451	388,275	901,135	10,405,498	2,538,773	1,023,512	15,267,644
其他資產	14,790	-	-	-	-	12,639	27,429
	<u>5,822,140</u>	<u>2,206,838</u>	<u>3,858,196</u>	<u>13,095,129</u>	<u>2,695,193</u>	<u>1,036,151</u>	<u>28,713,647</u>
負債							
客戶存款	2,382,948	469,663	735,830	857,267	-	-	4,445,708
銀行同業存款	3,167,007	2,683,780	6,766,324	9,321,903	-	372,947	22,311,961
已發行存款證	-	444,448	595,561	488,893	-	-	1,528,902
其他負債	-	-	-	275,347	-	51,689	327,036
	<u>5,549,955</u>	<u>3,597,891</u>	<u>8,097,715</u>	<u>10,943,410</u>	<u>-</u>	<u>424,636</u>	<u>28,613,607</u>
淨負債差距	<u>272,185</u>	<u>(1,391,053)</u>	<u>(4,239,519)</u>	<u>2,151,719</u>	<u>2,695,193</u>	<u>611,515</u>	
承擔							
直接信貸替代項目	200	-	5,791	236,671	20,725	-	263,387
與貿易有關的或有項目	-	-	-	-	-	-	-
與交易有關的或有項目	2,788	16,246	22,306	4,556	-	-	45,896
其他承擔	-	198,519	721,887	812,123	72,189	-	1,804,718
	<u>2,988</u>	<u>214,765</u>	<u>749,984</u>	<u>1,053,350</u>	<u>92,914</u>	<u>-</u>	<u>2,114,001</u>

	31/12/2018						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							-
現金	3,806	-	-	-	-	-	3,806
存放銀行同業	2,142,831	814,383	854,214	4,850,719	-	157,166	8,819,313
投資證券	2,344,285	-	-	-	-	-	2,344,285
貿易票據	112,899	1,503,958	2,162,445	1,402,942	-	-	5,182,244
客戶貸款及墊款	82,453	468,312	1,107,768	4,578,572	5,823,239	557,306	12,617,650
其他資產	73,871	-	-	-	-	-	73,871
	<u>4,760,145</u>	<u>2,786,653</u>	<u>4,124,427</u>	<u>10,832,233</u>	<u>5,823,239</u>	<u>714,472</u>	<u>29,041,169</u>
負債							
客戶存款	2,687,825	698,098	389,844	824,057	36,421	-	4,636,245
銀行同業存款	1,648,932	3,861,023	2,896,636	13,522,448	-	373,534	22,302,573
已發行存款證	-	503,683	895,855	-	-	-	1,399,538
其他負債	-	394,711	-	229,888	-	-	624,599
	<u>4,336,757</u>	<u>5,457,515</u>	<u>4,182,335</u>	<u>14,576,393</u>	<u>36,421</u>	<u>373,534</u>	<u>28,962,955</u>
淨負債差距	<u>423,388</u>	<u>(2,670,862)</u>	<u>(57,908)</u>	<u>(3,744,160)</u>	<u>5,786,818</u>	<u>340,938</u>	
承擔							
直接信貸替代項目	5,143	1,270	17,250	167,883	42,374	-	233,920
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	10,585	32,063	43,928	3,371	-	-	89,947
其他承擔	-	180,630	656,837	738,942	65,684	-	1,642,093
	<u>15,728</u>	<u>213,963</u>	<u>718,015</u>	<u>910,196</u>	<u>108,058</u>	<u>-</u>	<u>1,965,960</u>

披露財務資料方案
(二零一九年六月三十日)

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。二零一九年中期業績的編製基準乃以韓國財務報告準則9號為依據。

I. 資本及資本充足程度	<u>30/06/2019</u>	<u>31/12/2018</u>
	港元 '000	港元 '000
(i) 資本充足比率	14.69%	14.90%
(ii) 總資本	10,144,985	10,512,638
(iii) 股東資金總額	193,085,896	189,906,854
II. 其他財務資料	<u>30/06/2019</u>	<u>31/12/2018</u>
	港元 '000	港元 '000
(i) 總資產	2,741,484,490	2,696,509,237
(ii) 總負債	2,548,405,352	2,506,595,379
(iii) 總貸款及放款	1,812,086,264	1,825,627,151
(iv) 總存款	1,739,719,606	1,740,846,680
(V) 稅前盈利	<u>30/06/2019</u>	<u>30/06/2018</u>
	港元 '000	港元 '000
	11,349,406	12,875,735

行政總裁遵從披露方案聲明

敬啟者:

就二零一九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。

For and on behalf of
KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)


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Authorized Signature

權純轍謹啟

二零一九年八月二十三日