



Hong Kong Branch

Unaudited Disclosure Statement
as of 31 Dec, 2020

Statement of Compliance

We have prepared this unaudited Disclosure Statement of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 31 Dec, 2020. It is compiled according to the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155M) effective from 1 January 2007.

As the Chief Executive of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

Industrial Bank of Korea, Hong Kong Branch



Chief Executive
Hong Kong

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 31 Dec, 2020
 (Expressed In Hong Kong Dollars '000)

Income statement

as at	31 Dec, 2020	31 Dec, 2019
Income		
Interest Income	250,896	381,456
Interest Expenses	(137,946)	(322,224)
Net Interest Income	<u>112,950</u>	<u>59,232</u>
Gains Less Losses From Non-Trading Activities In Foreign Currencies	15,867	67,319
Gains Less Losses From Trading Interest Rate Derivatives	-	-
Gains Less Losses From Non-Trading Investments	2,857	3,646
Gains Less Losses From Foreign Exchange Operations and Non-Trading Investments	<u>18,724</u>	<u>70,965</u>
Income From Fees and Commissions	<u>37,206</u>	<u>42,580</u>
Other Income	<u>1,073</u>	<u>(41)</u>
Total Income	<u>169,953</u>	<u>172,736</u>
Expenses		
Staff Expenses	(12,635)	(11,475)
Office Expenses	(12,949)	(12,614)
Other Operating Expenses	(7,626)	(8,395)
Total Operating Expenses	<u>(33,210)</u>	<u>(32,484)</u>
Operating Profit Before Impairment Losses and Provisions	136,743	140,252
Impairment Losses and Provisions For Impaired Loans and Receivables	(2,072)	3,083
Operating Profit	<u>134,671</u>	<u>143,335</u>
Losses From Disposal of Fixed Assets		
Profit Before Taxation	<u>134,671</u>	<u>143,335</u>
Tax Expenses	(25,050)	(17,030)
Profit After Taxation	<u>109,621</u>	<u>126,305</u>

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 31 Dec, 2020
(Expressed In Hong Kong Dollars '000)

Balance Sheet

as at	31 Dec, 2020	30 Jun, 2020
Assets		
Cash and Balances With Financial Institutions	2,532,633	2,747,404
Placements With Financial Institutions		
Due Within 1 Month	1,245,779	290,642
Due Between 1 and 3 Months	1,511,291	3,061,428
Due More Than 3 Months	-	-
Total Placements With Financial Institutions	<u>2,757,070</u>	<u>3,352,070</u>
Amount Due From Overseas offices of The Institution	2,577,260	3,689,621
Trade Bills	144,921	250,394
Loans and Advances To Customers	4,337,227	3,625,641
Loans and Advances To Banks	433,504	404,456
Accrued Interest and Other Accounts	24,810	34,761
Impaired Loans and Advances	329	330
Provisions For Loans and Advances	(11,945)	(11,003)
	<u>4,783,925</u>	<u>4,054,185</u>
Investment Securities		
Available For Sales Securities	1,523,499	1,675,414
Property, Plant and Equipment and Investment Properties	28,802	33,927
Other Assets	154,783	704,087
Total Assets	<u>14,502,893</u>	<u>16,507,102</u>
Liabilities		
Deposits and Balances From Banks	6,633,944	8,993,425
Deposits From Customers		
Demand Deposits and Current Accounts	26,807	20,029
Savings Deposits	424,311	481,679
Time, Call and Notice Deposits	1,370,185	669,230
Total Deposits From Customers	<u>1,821,303</u>	<u>1,170,938</u>
Amount Due To Overseas offices of The Institution	5,534,285	5,397,357
Profit for the year	109,622	59,415
Reserve	1,833	(19,654)
Other Liabilities	401,906	905,621
Total Liabilities	<u>14,502,893</u>	<u>16,507,102</u>

Industrial Bank of Korea, Hong Kong Branch
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(Expressed In Hong Kong Dollars '000)

I Additional Balance Sheet Information

as at	31 Dec, 2020	30 Jun, 2020
Impaired Loans and Advances		
To Customers	329	330
To Banks	-	-
	<u>329</u>	<u>330</u>
Overdue and Rescheduled Assets		
To Customers	329	330
To Banks	-	-
	<u>329</u>	<u>330</u>
Breakdown of Loans and Advances to Customer By Industries		
as at	31 Dec, 2020	30 Jun, 2020
Total Loans and Advances For Use In Hong Kong	282,924	311,429
Trade Finance	5,867	4,448
Total Loans and Advances For Use Outside Hong Kong	4,048,765	3,310,094
Total Loans and Advances to Customers	<u>4,337,556</u>	<u>3,625,971</u>

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 (Expressed in Hong Kong Dollars, '000)

I Additional Balance Sheet Information (continued)

Breakdown of loans and advances to customer by geographical area
 as at 31 Dec, 2020

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	80,654	-	-
Korea	2,465,168	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	160,990	-	-
Philippines	-	-	-
Thailand	42,637	-	-
Vietnam	116,283	-	-
Others	1,471,824	-	-
Total	4,337,556	-	329

Breakdown of loans and advances to customer by geographical area
 as at 30 Jun, 2020

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	38,752	-	-
Korea	1,802,178	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	166,630	-	-
Philippines	-	-	-
Thailand	50,378	-	-
Vietnam	93,005	-	-
Others	1,475,028	-	-
Total	3,625,971	-	330

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 31 Dec, 2020
 (Expressed in Hong Kong Dollars '000)

I Additional Balance Sheet Information (continued)

Non-Bank Mainland China Exposure
 as at 31 Dec, 2020

Types of Counterparties	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	326,848	-	326,848
2. Local governments, local government-owned entities and their subsidiaries and JVs	23,681	-	23,681
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	120,006	-	120,006
4. Other entities of central government not reported in item 1 above	25,137	-	25,137
5. Other entities of local government 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	254,329	34,112	288,441
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
Total	750,001	34,112	784,113
Total assets after provision	14,502,893		
On-balance sheet exposures as percentage of total assets	5.17%		

Non-Bank Mainland China Exposure
 as at 30 Jun, 2020

Types of Counterparties	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	326,545	-	326,545
2. Local governments, local government-owned entities and their subsidiaries and JVs	62,352	-	62,352
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	78,390	-	78,390
4. Other entities of central government not reported in item 1 above	24,784	-	24,784
5. Other entities of local government 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	256,631	27,349	283,980
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	42,379	-	42,379
Total	791,081	27,349	818,430
Total assets after provision	16,507,102		
On-balance sheet exposures as percentage of total assets	4.79%		

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 31 Dec, 2020
 (Expressed In Hong Kong Dollars millions)

International claims are exposures to counterparties based on the location of the counterparties after taking into account any recognised risk transfer. International claims on individual geographical areas amounting to 10% or more of the total international claims are as follows:

II International claims
 as at 31 Dec, 2020

Counterparty country / Jurisdiction	Banks	Official Sector	Non-bank private sector			Total
			Non-bank financial	Non-financial private sector	Others	
Developed countries	3,495	-	-	192	-	3,687
Offshore centres and Caribbean	919	-	-	737	-	1,656
Developing Africa and Middle East	187	-	-	-	-	187
Developing Asia and Pacific	3,794	76	-	3,359	-	7,229
Of which Korea	3,677	-	-	2,505	-	6,182
	<u>8,395</u>	<u>76</u>	<u>0</u>	<u>4,288</u>	<u>-</u>	<u>12,759</u>

as at 30 Jun, 2020

Counterparty country / Jurisdiction	Banks	Official Sector	Non-bank private sector			Total
			Non-bank financial institutions	Non-financial private sector	Others	
Developed countries	3,896	-	-	190	-	4,086
Offshore centres and Caribbean	1,023	-	58	743	-	1,824
Developing Africa and Middle East	420	-	-	-	-	420
Developing Asia and Pacific	5,231	76	-	2,722	-	8,029
Of which Korea	4,911	-	-	1,886	-	6,797
	<u>10,570</u>	<u>76</u>	<u>58</u>	<u>3,655</u>	<u>-</u>	<u>14,359</u>

Industrial Bank of Korea, Hong Kong Branch
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(Expressed In Hong Kong Dollars '000)

III Currency Risk
as at 31 Dec, 2020

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	10,215,505	4,121,364	14,336,869
Spot Liabilities	13,017,549	68,761	13,086,310
Forward Purchases	5,210,147	0	5,210,147
Forward Sales	2,392,111	4,052,544	6,444,655
Net long /(short) position	<u>15,992</u>	<u>59</u>	<u>16,051</u>
Structural position	<u>-</u>	<u>-</u>	<u>-</u>

as at 30 Jun, 2020

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	13,453,588	2,823,763	16,277,351
Spot Liabilities	14,851,763	685,462	15,537,225
Forward Purchases	3,620,555	74,719	3,695,274
Forward Sales	2,075,152	2,212,602	4,287,754
Net long /(short) position	<u>147,228</u>	<u>418</u>	<u>147,646</u>
Structural position	<u>-</u>	<u>-</u>	<u>-</u>

IV Off-balance sheet exposures

The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding as at

	31 Dec, 2020	30 Jun, 2020
Contingent liabilities and commitments		
Direct credit substitutes	4,328	3,701
Transaction-related contingencies	-	-
Trade-related contingencies	28,708	24,483
Note issuance and revolving underwriting facilities	-	-
Other commitments	133,288	129,100

Contingent liabilities and commitments arises from credit-related instruments which include letter of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the customers default. As the facilities may expire without being drawn upon, the contracts amounts do not represent expected future cash flows.

Derivative transactions

Exchange rate-related derivative contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	5,081,417	2,882,420
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Interest rate derivative contracts	1,260,430	1,405,854
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Other	-	-
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The total fair value of the above derivative transactions

Exchange rate-related derivative contracts	(103,696)	(105)
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Interest rate derivative contracts	(91,432)	(119,835)
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No bilateral netting arrangements for the above derivative transactions.

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 31 Dec, 2020
(Expressed In Percentage)

V Liquidity

Liquidity Risk Management

The Branch has established a Liquidity Risk Management Policy which is reviewed and approved by the senior management. This policy requires the Branch to maintain a conservative level of liquid funds on a daily basis to meet all financial obligations, and setup the action plan on liquidity contingency.

The liquidity position is monitored through statutory liquidity ratios, cash flow analysis, and inter-bank transactions undertaken by our Branch. The Branch also perform the testing on various type of stress scenarios on monthly basis according to our Liquidity Stress Testing Policy.

Average Liquidity Maintenance Ratio

Liquidity Maintenance Ratio ("LMR") is compiled in accordance with the Banking (Liquidity) Hong Kong Banking Ordinance, which became effective from 1 January 2015. The average liquidity maintenance ratio is calculated based on the arithmetic mean of the average value of the LMR reported in the liquidity position return by the Bank for each month during the reporting period.

	31 Dec, 2020	31 Dec, 2019
	(quarter ended)	(quarter ended)
LMR (%)	117.68%	250.72%

Governance

IBKHK has established Risk Management Committee led by the General Manager as the chairman of the Committee with members including the Deputy Chief Executive, Compliance Manager, Treasury Manager and managers of other departments. Internal policies, including adequacy for stress-test, risk tolerance, are periodically reviewed through this committee. Additionally, overall liquidity of bank, including IBKHK has been monitored and controlled by head office.

Funding Strategy

IBKHK strives to expand our stable funding base through diversification of sources. To expand the source of funds for more business, we are trying to get more transactions from retails deposit with the companies in Hong Kong, not only focus on the Money Market. The branch monitors the funding status by reviewing the ratio of each source and the major counterparties through risk management committees. Based on the overall liquidity situation and the cash flow of the branch, treasury department establishes funding plan and strategies.

Liquidity Mitigation

In order to reduce liquidity risk, IBKHK is striving to spread the funding maturity to avoid concentration and match the maturity of liabilities with those of assets. IBKHK also holds an adequate cushion of unencumbered high quality liquid assets to prepare for liquidity deterioration. Treasury department has been daily monitoring the incoming and outgoing cash flows to prevent the liquidity shortfall.

Stress Test

The branch performs liquidity stress tests on a monthly basis which is reviewed and approved by the risk management committee. The purpose of the stress testing is to assess the impact on liquidity and solvency of the branch under the hypothesized circumstances. The testing scenarios consist of idiosyncratic stress scenario, market stress scenario and combined stress scenario, under which different parameters are considered in the calculation, including deposit run-off rates and weighting factors applied on balance sheet items. Based on the result of the test, the branch takes necessary actions, if required, in order to overcome the liquidity shortfall.

Contingency Funding Plan

IBKHK has developed to set out strategies for the Branch to follow in emergency situations. Contingency Funding Plan covers procedures and action plans which prepare the Branch to deal with operation and role in liquidity stress events. The Branch defines and monitors closely early warning indicators (e.g. LMR, Liquidity Ratio, etc.) that show the potential adverse impact on the Branch's funding capacity.

Funding activities

The Branch is mainly funded by deposit-taking, interbank funding (mainly in Money Market and Head office). We are making efforts to diversify funding sources and monitoring to avoid excessive reliance on Head Office.

(as of 31 Dec, 2020)	Amount (HK\$ mn)	Percentage
Deposit from customers	1,823	14.83%
Fund from banks	10,470	85.17%
Total	12,293	100%

Liquidity (continued)

[On-balance sheet items]

31 Dec, 2020

Assets	(In HK\$ '000)	Total amount	Up to 1 week	Between 1 week and 1 month	Between 1 and 3 month	Between 3 and 6 months	Between 6 and 12 months	Between 1 and 3 years	Over 3 years	Balancing amount or Overdue
Cash		685	685							
Debt securities		1,535,174	1,535,174							
Bill bought		2,574,111	336,038	687,478	1,083,343	458,389	8,863			
Due from banks		5,708,777	2,516,417	1,285,048	1,512,502	34,952	38,761	297,254	23,843	
Loans and advances		4,343,970	1,485	58,573	267,047	354,686	412,629	2,424,958	824,592	
Other assets		338,160	317,454	694	2,611	5,060	9,675	139,445	85,711	19,440
Total on-balance assets		14,500,877	4,707,253	2,031,793	2,865,503	853,087	469,928	2,861,657	934,146	19,440
Liabilities	(In HK\$ '000)									
Deposits from customers		1,822,683	639,852	744,035	267,553	114,843	56,400			
Due to banks		10,470,348	2,799,181	1,009,648	1,862,473	2,791,839	1,565,951	29,803	411,453	
Other liabilities		2,198,857	260,995	467,289	629,664	637,704	25,000	178,286	112,769	29,830
Total on-balance liabilities		14,491,888	3,700,028	2,220,972	2,759,690	3,544,386	1,647,351	208,089	524,222	29,830
[Off-balance sheet items]										
Claims	(In HK\$ '000)									
Total claims		-								
Obligations	(In HK\$ '000)									
Direct credit substitutes		4,328	1,938	117		500	1,773			
Trade-related contingencies		28,708	7,578	12,827	4,705	3,598				
Other loan commitments		133,288	105,988			27,300				10
Total obligations		166,324	115,504	12,944	4,705	31,398	1,773			10
Net Liquidity Gap		(157,335)	891,721	(202,123)	101,108	(2,722,697)	(1,179,196)	2,653,568	409,924	(10,390)

[On-balance sheet items]

30 Jun, 2020

Assets	(In HK\$ '000)	Total amount	Up to 1 week	Between 1 week and 1 month	Between 1 and 3 month	Between 3 and 6 months	Between 6 and 12 months	Between 1 and 3 years	Over 3 years	Balancing amount or Overdue
Cash		892	892							
Debt securities		1,688,081	1,688,081							
Bill bought		3,901,810	429,597	879,610	1,783,107	787,351	22,155			
Due from banks		6,546,023	3,076,099	349,995	2,715,474	38,752	73,629	239,768	52,306	
Loans and advances		3,633,987	20,179	1,926	331,278	64,201	589,976	1,734,236	892,191	
Other assets		732,772	693,669	1,832	3,920	10,206	21,549	144,736	181,113	25,246
Total on-balance assets		16,503,565	5,908,507	1,233,363	4,833,779	900,510	707,309	2,118,740	1,125,610	25,246
Liabilities	(In HK\$ '000)									
Deposits from customers		1,173,270	507,550	243,402	297,567	120,770	3,981			
Due to banks		14,409,610	4,841,331	1,051,967	3,481,013	2,847,754	1,752,087	26,631	408,827	
Other liabilities		911,890	687,936	4,630	11,064	19,110	85,930	159,067	197,821	24,313
Total on-balance liabilities		16,494,770	6,036,817	1,299,999	3,789,644	2,987,634	1,841,998	185,698	606,648	24,313
[Off-balance sheet items]										
Claims	(In HK\$ '000)									
Total claims		-								
Obligations	(In HK\$ '000)									
Direct credit substitutes		3,701		1,000		2,084	617			
Trade-related contingencies		24,483	2,258		22,225					
Other loan commitments		129,100	101,800				27,300			
Total obligations		157,284	104,058	1,000	22,225	2,084	27,917			
Net Liquidity Gap		(148,489)	(232,368)	(67,636)	1,021,910	(2,089,208)	(1,162,606)	1,933,042	518,962	933

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 31 Dec, 2020
(Expressed in Korean Won BILLION)

VI Bank information

The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Industrial Bank of Korea. The basis of preparation is in accordance with the Korean - International Financial Reporting Standards.

	31 Dec, 2020	30 Jun, 2020
Capital and Capital Adequacy		
Shareholder's equity	23,596.1	22,763.7
Capital adequacy ratio	14.89	14.45
Other Financial information		
Total assets	334,958.8	318,377.0
Total liabilities	311,362.7	295,613.3
Total loans and advances	255,942.4	232,806.1
Total deposits	136,783.2	125,666.8
	31 Dec, 2020	31 Dec, 2019
Pretax Profit	1,687.7	1,923.0

Industrial Bank of Korea, Hong Kong Branch

Disclosure on Remuneration for CG-5 Guideline on a Sound Remuneration System issued by the HKMA

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

The Bank adopts the remuneration policy and systems which are established by the Remuneration Committee of our Head Office for overseas branch. The objective of the remuneration policy is to attract, motivate reward and retain quality staff. The Board ensures that the remuneration policies are in line with the strategic objectives and corporate values of the Bank, and do not give rise to conflicts between the objectives of the Bank and the interests of individual Directors and key executives.

The Remuneration Committee reviews the performance of management and directors over the past fiscal year and settles on remuneration that is proportionate to the individual's responsibilities. It also make sure that the remuneration is on a proper level that improves the long-term interests of the Bank and its shareholders.



香港分行

未經審計的披露報表聲明
截至二零二零年十二月三十一日

合規聲明

本分行按照於二零零七年一月一日生效的[銀行業條例]制定之[銀行業(披露)規則] (第155M章) 編制企業銀行, 香港分行 ([本分行]) 截至二零二零年十二月三十一日未經審計的披露報表聲明。

作為本分行的總裁, 本人確認, 就本人所知, 披露報表聲明內所有資料, 是根據[銀行業(披露)規則]正確地編制, 並與本分行的帳冊及記錄中所載資料相符。

企業銀行, 香港分行



行政總裁
香港

企業銀行,香港分行

截至二零二零年十二月三十一日財務資料披露

(以港元'000列示)

損益表資料

截至	2020年12月31日	2019年12月31日
收入		
利息收入	250,896	381,456
利息開支	(137,946)	(322,224)
利息收入淨額	112,950	59,232
非買賣性質外匯的收益減虧損	15,867	67,319
非買賣性質利率衍生工具的收益減虧損	-	-
非買賣性質證券的收益減虧損	2,857	3,646
外匯交易和非買賣性質投資的收益減虧損	18,724	70,965
費用及佣金收入淨額	37,206	42,580
其他收入	1,073	(41)
經營收入總額	169,953	172,736
開支		
員工開支	(12,635)	(11,475)
租金開支	(12,949)	(12,614)
其他經營開支	(7,626)	(8,395)
經營開支總額	(33,210)	(32,484)
扣除減值虧損前的經營溢利	136,743	140,252
減值貸款及應收款的減值虧損及準備金	(2,072)	3,083
經營收益	134,671	143,335
固定資產處置的虧損		
除稅前溢利	134,671	143,335
稅項開支	(25,050)	(17,030)
除稅後溢利	109,621	126,305

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以港元'000列示)

資產負債表資料

截至	2020年12月31日	2020年06月30日
資產		
現金及銀行結餘	2,532,633	2,747,404
下列剩餘合約期內到期的銀行存款		
a. 不超過1個月	1,245,779	290,642
b. 超過1個月但不超過3個月	1,511,291	3,061,428
c. 超過3個月	-	-
	<u>2,757,070</u>	<u>3,352,070</u>
存放於企業銀行海外辦事處的數額	2,577,260	3,689,621
貿易匯票	144,921	250,394
客戶貸款	4,337,227	3,625,641
銀行貸款	433,504	404,456
應計利息及其他賬項	24,810	34,761
已減值貸款及應收款項	329	330
貸款及應收款項準備金	(11,945)	(11,003)
	<u>4,783,925</u>	<u>4,054,185</u>
債務證券投資		
可供出售的債務證券	1,523,499	1,675,414
物業、廠房及設備以及投資物業	28,802	33,927
其他資產	154,783	704,087
資產總額	<u>14,502,893</u>	<u>16,507,102</u>
負債		
尚欠銀行存款及結餘	6,633,944	8,993,425
客戶存款		
a. 活期存款及往來帳戶	26,807	20,029
b. 儲蓄存款	424,311	481,679
c. 定期、短期通知及通知存款	1,370,185	669,230
客戶存款總額	<u>1,821,303</u>	<u>1,170,938</u>
結欠企業銀行海外辦事處的數額	5,534,285	5,397,357
年度盈利	109,622	59,415
儲備	1,833	(19,654)
其他負債	401,906	905,621
負債總額	<u>14,502,893</u>	<u>16,507,102</u>

企業銀行,香港分行

截至二零二零年十二月三十一日財務資料披露

(以港元'000列示)

I 附加資產負債表資料

截至	2020年12月31日	2020年06月30日
已減值的客戶貸款及應收款項		
對客戶	329	330
對銀行	-	-
	<u>329</u>	<u>330</u>
過期及經重組資產		
對客戶	329	330
對銀行	-	-
	<u>329</u>	<u>330</u>
	2020年12月31日	2020年06月30日
在香港使用的貸款及應收款項	282,924	311,429
貿易融資	5,867	4,448
在香港以外使用的貸款及應收款項	4,048,765	3,310,094
客戶貸款及應收款項總額	<u>4,337,556</u>	<u>3,625,971</u>

企業銀行,香港分行

截至二零二零年十二月三十一日財務資料披露

(以港元'000列示)

† 附加資產負債表資料(續)

按區域分類的客戶貸款及放款總額分析
於2020年12月31日

國家	貸款及放款總額	過期客戶貸款及放款	減值貸款
中國	80,654	-	-
韓國	2,465,168	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	160,990	-	-
菲律賓	-	-	-
泰國	42,637	-	-
越南	116,283	-	-
其他	1,471,824	-	329
合計	4,337,556	-	329

於2020年06月30日

國家	貸款及放款總額	過期客戶貸款及放款	減值貸款
中國	38,752	-	-
韓國	1,802,178	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	166,630	-	-
菲律賓	-	-	-
泰國	50,378	-	-
越南	93,005	-	-
其他	1,475,028	-	330
合計	3,625,971	-	330

注：按國家或地區分類的客戶貸款及放款總額占相關披露

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以港元'000列示)

I 附加資產負債表資料(續)

對中國內地非銀行交易對象的風險承擔
於2020年12月31日

交易對手類別	資產負債表內的風險額	資產負債表外的風險額	合計
中央政府或中央政府持有的企業,其子公司及其合資公司	326,848	-	326,848
地方政府或地方政府持有的企業,其子公司及其合資公司	23,681	-	23,681
居住於中國內地的中國公民或其他於中國註冊的企業、其子公司、及其合資企業	120,006	-	120,006
其他中央政府企業未有在第一項中報告	25,137	-	25,137
其他地方政府企業未有在第二項中報告	-	-	-
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	254,329	34,112	288,441
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	-	-	-
合計	750,001	34,112	784,113
已扣減準備金的資產總額	14,502,893		
佔總資產百分比	5.17%		

於2020年06月30日

交易對手類別	資產負債表內的風險額	資產負債表外的風險額	合計
中央政府、中央政府持有的企業,其子公司及其合資公司	326,545	-	326,545
地方政府、地方政府持有的企業,其子公司及其合資公司	62,352	-	62,352
居住於中國內地的中國公民或其他於中國註冊的企業、其子公司、及其合資企業	78,390	-	78,390
其他中央政府企業未有在第一項中報告	24,784	-	24,784
其他地方政府企業未有在第二項中報告	-	-	-
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	256,631	27,349	283,980
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	42,379	-	42,379
合計	791,081	27,349	818,430
已扣減準備金的資產總額	16,507,102		
佔總資產百分比	4.79%		

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以百萬港元列示)

國際債權是在額及風險轉移因素後,按照交易對手所在地區的風險承擔。國際債權總額10%或以上之個別地區債權分析如下:

II 國際債權
於2020年12月31日

交易對手國家/管轄地區	非銀行私人機構					合計
	銀行	公營單位	非銀行金融機構	非金融私人機構	其他	
已開發國家	3,495	-	-	192	-	3,687
離岸中心以及加勒比海	919	-	-	737	-	1,656
開發中非洲及中東地區	187	-	-	-	-	187
開發中的亞太區	3,794	76	-	3,359	-	7,229
包括 韓國	3,677	-	-	2,505	-	6,182
	<u>8,395</u>	<u>76</u>	<u>0</u>	<u>4,288</u>	<u>-</u>	<u>12,759</u>

於2020年06月30日

交易對手國家/管轄地區	非銀行私人機構					合計
	銀行	公營單位	非銀行金融機構	非金融私人機構	其他	
已開發國家	3,896	-	-	190	-	4,086
離岸中心以及加勒比海	1,023	-	58	743	-	1,824
開發中非洲及中東地區	420	-	-	-	-	420
開發中的亞太區	5,231	76	-	2,722	-	8,029
包括 韓國	4,911	-	-	1,886	-	6,797
	<u>10,570</u>	<u>76</u>	<u>58</u>	<u>3,655</u>	<u>-</u>	<u>14,359</u>

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以港元'000列示)

III 貨幣風險

於2020年12月31日

	美元	其他貨幣	合計
現貨資產	10,215,505	4,121,364	14,336,869
現貨負債	13,017,549	68,761	13,086,310
遠期買入	5,210,147	0	5,210,147
遠期賣出	2,392,111	4,052,544	6,444,655
長倉/(短倉)淨持倉量	15,992	59	16,051
結構性淨持倉量	-	-	-

於2020年06月30日

	美元	其他貨幣	合計
現貨資產	13,453,588	2,823,763	16,277,351
現貨負債	14,851,763	685,462	15,537,225
遠期買入	3,620,555	74,719	3,695,274
遠期賣出	2,075,152	2,212,602	4,287,754
長倉/(短倉)淨持倉量	147,228	418	147,646
結構性淨持倉量	-	-	-

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以港元'000列示)

IV 資產負債表外專案

下列每類資產負債表外專案的合約或名義數額是

	2020年12月31日	2020年06月30日
或然負債及承擔		
直接信貸替代項目	4,328	3,701
與交易有關的或然項目	-	-
與貿易有關的或然項目	28,708	24,483
票據發行及循環包銷信貸	-	-
其他承諾	133,288	129,100

或然負債及承擔是指與信貸有關的工具，包括信用證、擔保及授信承擔。這些與信貸有關的工具所涉及的風險大致上與給予客戶備用信貸所承擔的信貸風險相同。合約總額是指當合約被全數提取及客戶不履約時需要承擔風險的數額。由於有關備用信貸可能沒有於到期前被客戶提取，故和約總額並不反映預計未來現金流量

衍生工具交易

匯率衍生工具合約（不包括因掉期存款安排而產生的遠期外匯和約）	5,081,417	2,882,420
利率衍生工具合約	1,260,430	1,405,854
其他	-	-

以上衍生工具的公允價值

匯率衍生工具合約	(103,696)	(105)
利率衍生工具合約	(91,432)	(119,835)

上述衍生工具交易並無定立任何雙邊淨額結算安排

企業銀行，香港分行
截至二零二零年十二月三十一日財務資料披露
(以百分率列示)

V 流動資金

流動資金風險管理

本分行所制定的流動資金風險管理政策是由高級管理人員所評審和批准。此政策要求本分行維持每日適當的流動資金以應付所有財務責任，並制定流動資金應急計劃。

流動性資金是通過流動資金比率、現金流動分析、及本分行之銀行同業交易所監控。本分行並每月根據流動資金壓力測試政策進行各種壓力測試。

平均流動性維持比率

流動性維持比率是符合按照香港銀行業條例下之銀行業(流動性)規則，並由2015年1月1日起生效。平均流動性維持比率是根據報告期內每月平均流動性維持比率之平均數而計算。

	2020年12月31日	2019年12月31日
	(季結)	(年結)
流動性維持比率 (%)	117.68%	250.72%

管治

企業銀行，香港分行設立了風險管理委員會，並由總經理擔任主席及領導，其委員包括副行政總裁、合規部經理、資金部經理和其他部門經理。內部政策諸如壓力測試和風險容限，其充裕程度受各委員定期評審；當中包括副行政總裁、合規部經理、資金部經理和其他部門經理。另外，連同香港分行在內的銀行整體流動性受總行監控。

融資策略

企業銀行，香港分行竭力透過多元化渠道開拓穩定的資金來源。為開拓更多的資金來源，我們嘗試從香港的客戶上爭取多些零售存款，不再只專注在貨幣市場上。為監察資金狀況，本行亦透過風險管理委員會評審主要對手方，以及各資金來源所佔比率。資金部制定的融資計劃和策略乃建基於本行之整體流動性及現金流動。

流動性風險緩解

為減少流動性風險，企業銀行，香港分行將負債的到期日與到期資產相匹配，以及分散到期日以避免風險過度集中。為應付流動資金倒退，本行亦維持足夠無產權負擔的優質流動資產作為緩衝。資金部並每日監控進出現金流，以防出現短缺。

壓力測試

本分行並每月進行流動資金壓力測試，並由風險管理委員會所評審和批准。壓力測試的目的是評估不同假設情況對本分行的流動性和償付能力所造成的影響。測試情境包含非系統風險情況，以及市場風險情況；亦包含計算了不同參數的混合風險情況，包括存款流失率及資產負債表的加權因子。本行就最新市場資訊更新並維持一系列的測試情境。基於測試結果，本行可按需要採取必要行動以克服資金短缺。

應急融資計劃

企業銀行，香港分行列舉了面對緊急情況所跟隨的策略。應急融資計劃包括程序及行動計劃，讓認可機構能處理相關流動性壓力事件。本分行界定及密切監察對本分行融資能力有負面影響的預警指標，例如流動性維持比率、流動性比率等等。

融資活動

本分行資金主要來自接受存款、銀行同業融資(主要在貨幣市場及總行)。本分行竭力開拓多元化的資金來源，以免過度依賴總行。

項目 (截至 2020年12月31日)	數額 (港幣百萬元)	百分率
客戶存款	1,823	14.83%
銀行同業之資金來源	10,470	85.17%
總額	12,293	100%

流動資金風險管理 (續)

[資產負債表內的項目]

於2020年12月31日

資產 (港幣千元)	總額	一星期內	一星期以上至 一個月內	一個月以上至 三個月內	三個月以上至 六個月內	六個月以上至 十二個月內	一年以上至三 年內	三年以上	結餘或逾期
現金	685	685							
債務證券	1,535,174	1,535,174							
買入票據	2,574,111	336,038	687,478	1,083,343	458,389	8,863			
應收銀行同業之款項	5,708,777	2,516,417	1,285,048	1,512,502	34,952	38,761	297,254	23,843	
客戶貸款及墊款	4,343,970	1,485	58,573	267,047	354,686	412,629	2,424,958	824,592	
其他資產	338,160	317,454	694	2,611	5,060	9,675	139,445	85,711	19,440
資產負債表以內的資產總額	14,500,877	4,707,253	2,031,793	2,865,503	853,087	469,928	2,861,657	934,146	19,440
負債 (港幣千元)									
客戶存款	1,822,683	639,852	744,035	267,553	114,843	56,400			
應付銀行同業之款項	10,470,348	2,799,181	1,009,648	1,862,473	2,791,839	1,565,951	29,803	411,453	
其他負債	2,198,857	260,995	467,289	629,664	637,704	25,000	178,286	112,769	29,830
資產負債表以內的負債總額	14,491,888	3,700,028	2,220,972	2,759,690	3,544,386	1,647,351	208,089	524,222	29,830
[資產負債表外的項目]									
資產 (港幣千元)									
資產負債表以外的資產總額	-								
負債 (港幣千元)									
直接信貸替代項目	4,328	1,938	117		500	1,773			
與貿易有關的或有項目	28,708	7,578	12,827	4,705	3,598				
其他貸款承諾	133,288	105,988			27,300				
資產負債表以外的負債總額	166,324	115,504	12,944	4,705	31,398	1,773	-	-	-
淨流動性缺口	-167,335	891,721	-202,123	101,108	-2,722,697	-1,179,196	2,653,668	409,924	-10,390

[資產負債表內的項目]

於2020年06月30日

資產 (港幣千元)	總額	一星期內	一星期以上至 一個月內	一個月以上至 三個月內	三個月以上至 六個月內	六個月以上至 十二個月內	一年以上至三 年內	三年以上	結餘或逾期
現金	892	892							
債務證券	1,688,081	1,688,081							
買入票據	3,901,810	429,587	879,610	1,783,107	787,351	22,155			
應收銀行同業之款項	6,546,023	3,076,099	349,995	2,715,474	38,752	73,629	239,768	52,306	
客戶貸款及墊款	3,633,987	20,179	1,926	331,278	64,201	589,976	1,734,236	892,191	
其他資產	732,772	693,669	1,832	3,920	10,206	21,549	144,736	181,113	25,246
資產負債表以內的資產總額	16,503,565	5,908,507	1,233,363	4,833,779	900,510	707,309	2,118,740	1,125,610	25,246
負債 (港幣千元)									
客戶存款	1,173,270	507,550	243,402	297,567	120,770	3,981			
應付銀行同業之款項	14,409,610	4,841,331	1,051,967	3,481,013	2,847,754	1,752,087	26,631	408,827	
其他負債	911,890	687,936	4,630	11,064	19,110	85,930	159,067	197,821	24,313
資產負債表以內的負債總額	16,494,770	6,036,817	1,299,999	3,789,644	2,987,634	1,841,998	185,698	606,648	24,313
[資產負債表外的項目]									
資產 (港幣千元)									
資產負債表以外的資產總額	-								
負債 (港幣千元)									
直接信貸替代項目	3,701		1,000		2,084	617			
與貿易有關的或有項目	24,483	2,258		22,225					
其他貸款承諾	129,100	101,800				27,300			
資產負債表以外的負債總額	157,284	104,058	1,000	22,225	2,084	27,917	-	-	-
淨流動性缺口	-148,489	-232,368	-67,636	1,021,910	-2,089,208	-1,162,606	1,933,042	518,962	933

企業銀行,香港分行
截至二零二零年十二月三十一日財務資料披露
(以韓元(十億)列示)

VI 銀行資料(綜合基準)

下表列示企業銀行的綜合資本充足比率及股東資金總額。編制基準乃以韓國財務報告準則為依據。

	2020年12月31日	2020年06月30日
資本及資本充足程度		
股東資金總額	23,596.1	22,763.7
資本充足率	14.89	14.45
其他財務資料		
總資產	334,958.8	318,377.0
總負債	311,362.7	295,613.3
貸款及墊款總額	255,942.4	232,806.1
總存款	136,783.2	125,666.8
	2020年12月31日	2019年12月31日
除稅前溢利	1,687.7	1,923.0

企業銀行,香港分行

根據金管局頒佈的CG-5「穩健的薪酬制度指引」披露薪酬

以下披露乃根據金管局頒佈的CG-5「穩健的薪酬制度指引」第3條而做出：

薪酬制度的設計及執行：

本分行採納由總公司薪酬委員會為海外分行制定的薪酬政策及制度。本銀行的酬金政策以吸引，激發，獎勵及保留質量職員為宗旨。總行董事局會保證酬金政策是根據銀行的戰略目標和公司價值，並不會把銀行的宗旨與各自的董事和關鍵委員之間的利益產生衝突。

管理層和董事的薪酬是由薪酬委員會通過復審過去年度之表現而釐訂，薪酬與個人責任是相稱的。同時也確保酬金是在適當的水平，以提高公司和股東的長遠利益。