



## **Hong Kong Branch**

**Unaudited Disclosure Statement**  
**as of 31 Dec, 2021**

## **Statement of Compliance**

We have prepared this unaudited Disclosure Statement of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 31 Dec, 2021. 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, 2021**  
**(Expressed In Hong Kong Dollars '000)**

**Income statement**

<b>as at</b>	<b>31 Dec, 2021</b>	<b>31 Dec, 2020</b>
<b>Income</b>		
Interest Income	154,821	250,896
Interest Expenses	(45,361)	(137,946)
<b>Net Interest Income</b>	<u>109,460</u>	<u>112,950</u>
Gains Less Losses From Non-Trading Activities In Foreign Currencies	15,664	15,867
Gains Less Losses From Trading Interest Rate Derivatives	-	-
Gains Less Losses From Non-Trading Investments	6,160	2,857
<b>Gains Less Losses From Foreign Exchange Operations and Non-Trading Investments</b>	<u>21,824</u>	<u>18,724</u>
<b>Income From Fees and Commissions</b>	<u>31,351</u>	<u>37,206</u>
<b>Other Income</b>	<u>160</u>	<u>1,073</u>
<b>Total Income</b>	<u>162,795</u>	<u>169,953</u>
<b>Expenses</b>		
Staff Expenses	(12,568)	(12,635)
Office Expenses	(13,894)	(12,949)
Other Operating Expenses	(14,710)	(7,626)
<b>Total Operating Expenses</b>	<u>(41,172)</u>	<u>(33,210)</u>
Operating Profit Before Impairment Losses and Provisions	121,623	136,743
Impairment Losses and Provisions For Impaired Loans and Receivables	(3,799)	(2,072)
<b>Operating Profit</b>	<u>117,824</u>	<u>134,671</u>
Losses From Disposal of Fixed Assets	117,824	134,671
Profit Before Taxation	(13,895)	(25,050)
Tax Expenses	103,929	109,621
<b>Profit After Taxation</b>	<u>103,929</u>	<u>109,621</u>

**Industrial Bank of Korea, Hong Kong Branch**  
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**Balance Sheet**

as at	31 Dec, 2021	30 Jun, 2021
<b>Assets</b>		
<b>Cash and Balances With Financial Institutions</b>	336,022	2,330,017
Placements With Financial Institutions		
Due Within 1 Month	868,102	1,200,448
Due Between 1 and 3 Months	2,904,778	1,086,041
Due More Than 3 Months	2,056,073	1,863,288
<b>Total Placements With Financial Institutions</b>	<u>5,828,953</u>	<u>4,149,777</u>
<b>Amount Due From Overseas offices of The Institution</b>	2,494,687	2,914,324
<b>Trade Bills</b>	149,405	154,350
<b>Loans and Advances To Customers</b>	4,911,994	4,874,849
<b>Loans and Advances To Banks</b>	564,563	368,813
<b>Accrued Interest and Other Accounts</b>	30,793	23,833
<b>Impaired Loans and Advances</b>	331	330
<b>Provisions For Loans and Advances</b>	(15,647)	(14,010)
	<u>5,492,034</u>	<u>5,253,815</u>
<b>Investment Securities</b>		
<b>Available For Sales Securities</b>	1,380,505	1,318,600
<b>Property, Plant and Equipment and Investment Properties</b>	20,184	23,874
<b>Other Assets</b>	420,631	3,477,335
<b>Total Assets</b>	<u>16,122,421</u>	<u>19,622,092</u>
<b>Liabilities</b>		
<b>Deposits and Balances From Banks</b>	8,527,743	8,014,454
Deposits From Customers		
Demand Deposits and Current Accounts	32,734	50,762
Savings Deposits	430,036	422,158
Time, Call and Notice Deposits	721,043	1,638,942
<b>Total Deposits From Customers</b>	<u>1,183,813</u>	<u>2,111,862</u>
<b>Amount Due To Overseas offices of The Institution</b>	5,822,574	5,879,477
<b>Profit for the year</b>	103,931	45,944
<b>Reserve</b>	6,111	7,750
<b>Other Liabilities</b>	478,249	3,562,605
<b>Total Liabilities</b>	<u>16,122,421</u>	<u>19,622,092</u>

**Industrial Bank of Korea, Hong Kong Branch**  
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**I Additional Balance Sheet Information**

**as at** **31 Dec, 2021** **30 Jun, 2021**

**Impaired Loans and Advances**

To Customers	331	330
To Banks	-	-
	<u>331</u>	<u>330</u>

**Overdue and Rescheduled Assets**

To Customers	331	330
To Banks	-	-
	<u>331</u>	<u>330</u>

**Breakdown of Loans and Advances to Customer By Industries**  
**as at**

	<b>31 Dec, 2021</b>	<b>30 Jun, 2021</b>
Total Loans and Advances For Use In Hong Kong	154,378	117,370
Trade Finance	19,324	9,060
Total Loans and Advances For Use Outside Hong Kong	<u>4,738,623</u>	<u>4,748,749</u>
<b>Total Loans and Advances to Customers</b>	<b><u>4,912,325</u></b>	<b><u>4,875,179</u></b>

Industrial Bank of Korea, Hong Kong Branch  
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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, 2021

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	183,155	-	-
Korea	3,117,443	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	149,952	-	-
Philippines	-	-	-
Thailand	27,293	-	-
Vietnam	155,961	-	-
Others	1,278,520	-	331
<b>Total</b>	<b>4,912,324</b>	<b>-</b>	<b>331</b>

Breakdown of loans and advances to customer by geographical area  
 as at 30 Jun, 2021

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	90,521	-	-
Korea	2,998,076	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	155,357	-	-
Philippines	-	-	-
Thailand	27,173	-	-
Vietnam	116,262	-	-
Others	1,487,790	-	330
<b>Total</b>	<b>4,875,179</b>	<b>-</b>	<b>330</b>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 31 Dec, 2021**  
**(Expressed in Hong Kong Dollars '000)**

**I Additional Balance Sheet Information (continued)**

**Non-Bank Mainland China Exposure**  
**as at 31 Dec, 2021**

<b>Types of Counterparties</b>	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total exposures</b>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	272,530	-	272,530
2. Local governments, local government-owned entities and their subsidiaries and JVs	111,893	-	111,893
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	171,864	-	171,864
4. Other entities of central government not reported in item 1 above	24,508	-	24,508
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	188,098	41,302	229,400
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
<b>Total</b>	<b>768,893</b>	<b>41,302</b>	<b>810,195</b>
<b>Total assets after provision</b>	<b>16,122,421</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>4.77%</b>		

**Non-Bank Mainland China Exposure**  
**as at 30 Jun, 2021**

<b>Types of Counterparties</b>	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total exposures</b>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	285,842	-	285,842
2. Local governments, local government-owned entities and their subsidiaries and JVs	69,859	-	69,859
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	44,347	-	44,347
4. Other entities of central government not reported in item 1 above	24,830	-	24,830
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	408,695	49,797	458,492
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
<b>Total</b>	<b>833,573</b>	<b>49,797</b>	<b>883,370</b>
<b>Total assets after provision</b>	<b>19,622,093</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>4.25%</b>		

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 (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, 2021

Counterparty country / Jurisdiction	Non-bank private sector					Total
	Banks	Official Sector	Non-bank financial	Non-financial private sector	Others	
Developed countries	1,270	-	-	192	-	1,462
Offshore centres and Caribbean	1,177	-	-	717	-	1,894
Developing Africa and Middle East	892	-	-	39	-	931
Developing Asia and Pacific	6,509	75	-	4,111	-	10,695
Of which Korea	5,381	-	-	3,157	-	8,538
	<u>9,848</u>	<u>75</u>	<u>0</u>	<u>5,059</u>	<u>-</u>	<u>14,982</u>

as at 30 Jun, 2021

Counterparty country / Jurisdiction	Non-bank private sector					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
Developed countries	6,429	-	-	193	-	6,622
Offshore centres and Caribbean	1,219	-	-	724	-	1,943
Developing Africa and Middle East	1,003	-	-	-	-	1,003
Developing Asia and Pacific	4,571	75	-	3,823	-	8,469
Of which Korea	4,435	-	-	3,039	-	7,474
	<u>13,222</u>	<u>75</u>	<u>0</u>	<u>7,779</u>	<u>-</u>	<u>18,037</u>



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**III Currency Risk**  
**as at 31 Dec, 2021**

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	14,418,521	1,211,020	15,629,541
Spot Liabilities	15,434,199	116,350	15,550,549
Forward Purchases	2,368,939		2,368,939
Forward Sales	1,344,052	1,094,631	2,438,683
Net long /(short) position	<u>9,209</u>	<u>39</u>	<u>9,248</u>
Structural position	<u>-</u>	<u>-</u>	<u>-</u>

**as at 30 Jun, 2021**

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	13,936,881	5,412,512	19,349,393
Spot Liabilities	15,905,588	2,308,647	18,214,235
Forward Purchases	4,318,566	80,316	4,398,882
Forward Sales	2,296,656	3,183,587	5,480,243
Net long /(short) position	<u>53,203</u>	<u>594</u>	<u>53,797</u>
Structural position	<u>-</u>	<u>-</u>	<u>-</u>

**Industrial Bank of Korea, Hong Kong Branch**  
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**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, 2021	30 Jun, 2021
<b>Contingent liabilities and commitments</b>		
Direct credit substitutes	3,889	3,842
Transaction-related contingencies	-	-
Trade-related contingencies	47,292	46,078
Note issuance and revolving underwriting facilities	-	-
Other commitments	90,125	77,003

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 amounts do not represent expected future cash flows.

<b>Derivative transactions</b>		
Exchange rate-related derivative contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	1,223,449	4,399,856

<b>Interest rate derivative contracts</b>	1,244,491	1,107,026
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Other	-	-
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**The total fair value of the above derivative transactions**

Exchange rate-related derivative contracts	28,840	25,340
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Interest rate derivative contracts	(37,406)	(58,540)
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No bilateral netting arrangements for the above derivative transactions.

Industrial Bank of Korea, Hong Kong Branch  
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(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, 2021	31 Dec, 2020
	(quarter ended)	(quarter ended)
LMR (%)	134.21%	117.68%

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 parameteres 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, 2021)	Amount (HK\$ mn)	Percentage
Deposit from customers	1,185	12.53%
Fund from banks	8,274	87.47%
<b>Total</b>	<b>9,459</b>	<b>100%</b>

Liquidity (continued)

[On-balance sheet items]

		31 Dec, 2021								
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		350	350							
Debt securities		1,391,270	1,391,270							
Bill bought		2,447,777	350,889	470,493	1,144,749	479,617	2,029			
Due from banks		6,803,527	439,875	868,568	2,948,488	1,252,194	858,507	435,895		
Loans and advances		4,958,266	1,677	99,463	95,748	652,952	1,330,915	2,777,511		
Other assets		519,457	473,483	649	2,454	81,635	11,922	51,110	85,385	7,153
<b>Total on-balance assets</b>		<b>16,120,647</b>	<b>2,657,544</b>	<b>1,439,173</b>	<b>4,191,439</b>	<b>2,466,398</b>	<b>2,203,373</b>	<b>3,264,516</b>	<b>85,385</b>	<b>7,153</b>
<b>Liabilities</b>	<b>(In HK\$ '000)</b>									
Deposits from customers		1,184,758	463,715	318,912	166,324	233,331	2,476			
Due to banks		8,274,194	1,058,576	1,092,382	2,699,375	2,342,287	389,903	691,671		
Other liabilities		6,653,283	1,262,808	1,798	1,335,165	876,694	3,212,575	82,088	113,648	40,896
<b>Total on-balance liabilities</b>		<b>16,112,235</b>	<b>2,785,099</b>	<b>1,413,092</b>	<b>4,200,864</b>	<b>3,452,312</b>	<b>3,604,954</b>	<b>773,759</b>	<b>113,648</b>	<b>40,896</b>
<b>[Off-balance sheet items]</b>										
<b>Claims</b>	<b>(In HK\$ '000)</b>									
Total claims		-								
<b>Obligations</b>	<b>(In HK\$ '000)</b>									
Direct credit substitutes		3,888	796		796	1,296	1,000			
Trade-related contingencies		47,291	2,601	16,458	28,232					
Other loan commitments		90,125	90,125							
<b>Total obligations</b>		<b>141,304</b>	<b>93,522</b>	<b>16,458</b>	<b>29,028</b>	<b>1,296</b>	<b>1,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Liquidity Gap</b>		<b>(132,892)</b>	<b>(221,077)</b>	<b>9,623</b>	<b>(38,453)</b>	<b>(987,210)</b>	<b>(1,402,581)</b>	<b>2,490,757</b>	<b>(28,263)</b>	<b>(33,743)</b>

[On-balance sheet items]

		30 Jun, 2021								
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		550	550							
Debt securities		1,328,271	1,328,271							
Bill bought		2,841,043	327,828	507,940	1,439,475	561,673	4,127			
Due from banks		6,920,321	3,082,829	516,841	1,086,749	388,493	1,565,879	279,530		
Loans and advances		4,882,059	42,173	20,337	204,279	180,087	982,822	2,873,883	578,478	
Other assets		3,648,342	3,601,819	2,460	2,812	4,512	86,037	51,576	85,081	12,561
<b>Total on-balance assets</b>		<b>19,620,586</b>	<b>8,383,470</b>	<b>1,047,578</b>	<b>2,733,315</b>	<b>1,134,765</b>	<b>2,638,865</b>	<b>3,204,989</b>	<b>663,559</b>	<b>12,561</b>
<b>Liabilities</b>	<b>(In HK\$ '000)</b>									
Deposits from customers		2,113,573	476,349	777,737	504,424	141,460	213,603			
Due to banks		8,852,980	1,567,716	1,438,241	1,295,884	1,996,071	2,143,555	23,328	388,185	
Other liabilities		8,646,083	3,487,282	2,818	1,872,403	1,957,632	1,344,344	84,951	114,151	41,736
<b>Total on-balance liabilities</b>		<b>19,612,636</b>	<b>5,531,347</b>	<b>2,218,796</b>	<b>3,672,711</b>	<b>4,095,163</b>	<b>3,701,502</b>	<b>108,279</b>	<b>502,336</b>	<b>41,736</b>
<b>[Off-balance sheet items]</b>										
<b>Claims</b>	<b>(In HK\$ '000)</b>									
Total claims		-								
<b>Obligations</b>	<b>(In HK\$ '000)</b>									
Direct credit substitutes		3,843		1,000		781	2,062			
Trade-related contingencies		46,077	3,165	16,455	26,457					
Other loan commitments		77,003	77,003							
<b>Total obligations</b>		<b>126,923</b>	<b>80,168</b>	<b>17,455</b>	<b>26,457</b>	<b>781</b>	<b>2,062</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Liquidity Gap</b>		<b>(118,973)</b>	<b>2,771,955</b>	<b>(1,188,673)</b>	<b>(965,853)</b>	<b>(2,961,179)</b>	<b>(1,064,699)</b>	<b>3,096,710</b>	<b>161,223</b>	<b>(29,175)</b>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 31 Dec, 2021**  
*(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.

	<b>31 Dec, 2021</b>	<b>30 Jun, 2021</b>
<b>Capital and Capital Adequacy</b>		
Shareholder's equity	25,592.9	24,707.5
Capital adequacy ratio	14.85%	15.01%
<b>Other Financial information</b>		
Total assets	368,177.5	350,090.4
Total liabilities	342,584.6	325,382.8
Total loans and advances	271,750.9	264,245.8
Total deposits	153,165.3	143,148.5
	<b>31 Dec, 2021</b>	<b>31 Dec, 2020</b>
<b>Pretax Profit</b>	2,720.2	1,687.7

## **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  
截至二零二一年十二月三十一日

## 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] ) 截至二零二一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  
截至二零二一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	2021年12月31日	2020年12月31日
<b>收入</b>		
利息收入	154,821	250,896
利息開支	(45,361)	(137,946)
利息收入淨額	109,460	112,950
非買賣性質外匯的收益減虧損	15,664	15,867
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	6,160	2,857
外匯交易和非買賣性質投資的收益減虧損	21,824	18,724
費用及佣金收入淨額	31,351	37,206
其他收入	160	1,073
經營收入總額	162,795	169,953
<b>開支</b>		
員工開支	(12,568)	(12,635)
租金開支	(13,894)	(12,949)
其他經營開支	(14,710)	(7,626)
經營開支總額	(41,172)	(33,210)
扣除減值虧損前的經營溢利	121,623	136,743
減值貸款及應收款的減值虧損及準備金	(3,799)	(2,072)
經營收益	117,824	134,671
固定資產處置的虧損		
除稅前溢利	117,824	134,671
稅項開支	(13,895)	(25,050)
除稅後溢利	103,929	109,621

企業銀行,香港分行  
截至二零二一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	2021年12月31日	2021年06月30日
<b>資產</b>		
現金及銀行結餘	336,022	2,330,017
下列剩餘合約期內到期的銀行存款		
a. 不超過1個月	868,102	1,200,448
b. 超過1個月但不超過3個月	2,904,778	1,086,041
c. 超過3個月	2,056,073	1,863,288
	<u>5,828,953</u>	<u>4,149,777</u>
存放於企業銀行海外辦事處的數額	2,494,687	2,914,324
貿易匯票	149,405	154,350
客戶貸款	4,911,994	4,874,849
銀行貸款	564,563	368,813
應計利息及其他賬項	30,793	23,833
已減值貸款及應收款項	331	330
貸款及應收款項準備金	(15,647)	(14,010)
	<u>5,492,034</u>	<u>5,253,815</u>
債務證券投資		
可供出售的債務證券	1,380,505	1,318,600
物業、廠房及設備以及投資物業	20,184	23,874
其他資產	420,631	3,477,335
資產總額	<u>16,122,421</u>	<u>19,622,092</u>
<b>負債</b>		
尚欠銀行存款及結餘	8,527,743	8,014,454
客戶存款		
a. 活期存款及往來帳戶	32,734	50,762
b. 儲蓄存款	430,036	422,158
c. 定期、短期通知及通知存款	721,043	1,638,942
客戶存款總額	<u>1,183,813</u>	<u>2,111,862</u>
結欠企業銀行海外辦事處的數額	5,822,574	5,879,477
年度盈利	103,931	45,944
儲備	6,111	7,750
其他負債	478,249	3,562,605
負債總額	<u>16,122,421</u>	<u>19,622,092</u>

企業銀行,香港分行  
截至二零二一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	2021年12月31日	2021年06月30日
已減值的客戶貸款及應收款項		
對客戶	331	330
對銀行	-	-
	<u>331</u>	<u>330</u>
過期及經重組資產		
對客戶	331	330
對銀行	-	-
	<u>331</u>	<u>330</u>
	2021年12月31日	2021年06月30日
在香港使用的貸款及應收款項	154,378	117,370
貿易融資	19,324	9,060
在香港以外使用的貸款及應收款項	4,738,623	4,748,749
客戶貸款及應收款項總額	<u>4,912,325</u>	<u>4,875,179</u>

企業銀行,香港分行

截至二零二一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)

按區域分類的客戶貸款及放款總額分析

於2021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	183,155	-	-
韓國	3,117,443	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	149,952	-	-
菲律賓	-	-	-
泰國	27,293	-	-
越南	155,961	-	-
其他	1,278,520	-	331
合計	4,912,324	-	331

於2021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	90,521	-	-
韓國	2,998,076	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	155,357	-	-
菲律賓	-	-	-
泰國	27,173	-	-
越南	116,262	-	-
其他	1,487,790	-	330
合計	4,875,179	-	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  
截至二零二一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2021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	272,530	-	272,530
地方政府或地方政府持有的企業,其子公司及其合資公司	111,893	-	111,893
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	171,864	-	171,864
其他中央政府企業未有在第一項中報告	24,508	-	24,508
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	188,098	41,302	229,400
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	-	-	-
<b>合計</b>	<b>768,893</b>	<b>41,302</b>	<b>810,195</b>
已扣減準備金的資產總額	16,122,421		
佔總資產百分比	4.77%		

於2021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	285,842	-	285,842
地方政府、地方政府持有的企業,其子公司及其合資公司	69,859	-	69,859
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	44,347	-	44,347
其他中央政府企業未有在第一項中報告	24,830	-	24,830
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	408,695	49,797	458,492
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	-	-	-
<b>合計</b>	<b>833,573</b>	<b>49,797</b>	<b>883,370</b>
已扣減準備金的資產總額	19,622,093		
佔總資產百分比	4.25%		

企業銀行,香港分行  
截至二零二一年十二月三十一日財務資料披露  
(以百萬港元列示)

國際債權是在顧及風險轉移因素後,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2021年12月31日

交易對手國家/管轄地區	銀行	公營單位	非銀行私人機構			合計
			非銀行金融機構	非金融私人機構	其他	
已開發國家	1,270	-	-	192	-	1,462
離岸中心以及加勒比海	1,177	-	-	717	-	1,894
開發中非洲及中東地區	892	-	-	39	-	931
開發中的亞太區	6,509	75	-	4,111	-	10,695
包括 韓國	5,381	-	-	3,157	-	8,538
	<u>9,848</u>	<u>75</u>	<u>0</u>	<u>5,059</u>	<u>-</u>	<u>14,982</u>

於2021年06月30日

交易對手國家/管轄地區	銀行	公營單位	非銀行私人機構			合計
			非銀行金融機構	非金融私人機構	其他	
已開發國家	6,429	-	-	193	-	6,622
離岸中心以及加勒比海	1,219	-	-	724	-	1,943
開發中非洲及中東地區	1,003	-	-	-	-	1,003
開發中的亞太區	4,571	75	-	3,823	-	8,469
包括 韓國	4,435	-	-	3,039	-	7,474
	<u>13,222</u>	<u>75</u>	<u>0</u>	<u>7,779</u>	<u>-</u>	<u>18,037</u>

企業銀行,香港分行  
截至二零二一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2021年12月31日

	美元	其他貨幣	合計
現貨資產	14,418,521	1,211,020	15,629,541
現貨負債	15,434,199	116,350	15,550,549
遠期買入	2,368,939		2,368,939
遠期賣出	1,344,052	1,094,631	2,438,683
長倉/(短倉)淨持倉量	9,209	39	9,248
結構性淨持倉量	-	-	-

於2021年06月30日

	美元	其他貨幣	合計
現貨資產	13,936,881	5,412,512	19,349,393
現貨負債	15,905,588	2,308,647	18,214,235
遠期買入	4,318,566	80,316	4,398,882
遠期賣出	2,296,656	3,183,587	5,480,243
長倉/(短倉)淨持倉量	53,203	594	53,797
結構性淨持倉量	-	-	-

企業銀行,香港分行  
截至二零二一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

	2021年12月31日	2021年06月30日
<b>或然負債及承擔</b>		
直接信貸替代項目	3,889	3,842
與交易有關的或然項目	-	-
與貿易有關的或然項目	47,292	46,078
票據發行及循環包銷信貸	-	-
其他承諾	90,125	77,003

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户提取，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)	1,223,449	4,399,856
利率衍生工具合約	1,244,491	1,107,026
其他	-	-
<b>以上衍生工具的公允價值</b>		
匯率衍生工具合約	28,840	25,340
利率衍生工具合約	(37,406)	(58,540)

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  
截至二零二一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隱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。

	2021年12月31日	2020年12月31日
	(季結)	(年結)
流動性維持比率 (%)	134.21%	117.68%

### 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 2021年12月31日)	數額 (港幣百萬元)	百分率
客戶存款	1,185	12.53%
銀行同業之資金來源	8,274	87.47%
總額	9,459	100%

流動資金風險管理 (續)

[資產負債表內的项目]

於2021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	350	350							
債務證券	1,391,270	1,391,270							
買入票據	2,447,777	350,889	470,493	1,144,749	479,617	2,029			
應收銀行同業之款項	6,803,527	439,875	868,568	2,948,488	1,252,194	858,507	435,895		
客戶貸款及墊款	4,958,266	1,677	99,463	95,748	652,952	1,330,915	2,777,511		
其他資產	519,457	473,483	649	2,454	81,635	11,922	51,110	85,385	7,153
資產負債表以內的資產總額	16,120,647	2,657,544	1,439,173	4,191,439	2,466,398	2,203,373	3,264,516	85,385	7,153
負債 (港幣千元)									
客戶存款	1,184,758	463,715	318,912	166,324	233,331	2,476			
應付銀行同業之款項	8,274,194	1,058,576	1,092,382	2,699,375	2,342,287	389,903	691,671		
其他負債	6,653,283	1,262,808	1,798	1,335,165	876,694	3,212,575	82,088	113,648	40,896
資產負債表以內的負債總額	16,112,235	2,785,099	1,413,092	4,200,864	3,452,312	3,604,954	773,759	113,648	40,896
[資產負債表外的项目]									
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	3,888	796		796	1,296	1,000			
與貿易有關的或有項目	47,291	2,601	16,458	28,232					
其他貸款承諾	90,125	90,125							
資產負債表以外的負債總額	141,304	93,522	16,458	29,028	1,296	1,000	-	-	-
淨流動性缺口	(132,892)	(221,077)	9,623	(38,463)	(987,210)	(1,402,681)	2,490,757	(28,263)	(33,743)

[資產負債表內的项目]

於2021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	550	550							
債務證券	1,328,271	1,328,271							
買入票據	2,841,043	327,828	507,940	1,439,475	561,673	4,127			
應收銀行同業之款項	6,920,321	3,082,829	516,841	1,086,749	388,493	1,565,879	279,530		
客戶貸款及墊款	4,882,059	42,173	20,337	204,279	180,087	982,822	2,873,883	578,478	
其他資產	3,648,342	3,601,819	2,460	2,812	4,512	86,037	51,576	85,081	12,561
資產負債表以內的資產總額	19,620,586	8,383,470	1,047,578	2,733,315	1,134,765	2,638,865	3,204,989	663,559	12,561
負債 (港幣千元)									
客戶存款	2,113,573	476,349	777,737	504,424	141,460	213,603			
應付銀行同業之款項	8,852,980	1,567,716	1,438,241	1,295,884	1,996,071	2,143,555	23,328	388,185	
其他負債	8,646,083	3,487,282	2,818	1,872,403	1,957,632	1,344,344	84,951	114,151	41,736
資產負債表以內的負債總額	19,612,636	5,531,347	2,218,796	3,672,711	4,095,163	3,701,502	108,279	502,336	41,736
[資產負債表外的项目]									
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	3,843		1,000		781	2,062			
與貿易有關的或有項目	46,077	3,165	16,455	26,457					
其他貸款承諾	77,003	77,003							
資產負債表以外的負債總額	126,923	80,168	17,455	26,457	781	2,062	-	-	-
淨流動性缺口	(118,973)	2,771,955	(1,188,673)	(965,863)	(2,961,179)	(1,064,699)	3,096,710	161,223	(29,175)

企業銀行,香港分行  
截至二零二一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。

	2021年12月31日	2021年06月30日
資本及資本充足程度		
股東資金總額	25,592.9	24,707.5
資本充足率	14.85%	15.01%
其他財務資料		
總資產	368,177.5	350,090.4
總負債	342,584.6	325,382.8
貸款及墊款總額	271,750.9	264,245.8
總存款	153,165.3	143,148.5
	2021年12月31日	2020年12月31日
除稅前溢利	2,720.2	1,687.7

## 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。