



## **Hong Kong Branch**

**Unaudited Disclosure Statement  
as of 30 JUNE 2016**

## Statement of Compliance

We have prepared this unaudited Disclosure Statement of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 30 June 2016. 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 30 June 2016  
 (Expressed In Hong Kong Dollars)

Income statement

as at	30 Jun, 2016	30 Jun, 2015
<b>Income</b>		
Interest Income	\$ 126,094,880	129,527,566
Interest Expenses	(82,440,218)	(63,495,624)
<b>Net Interest Income</b>	<u>43,654,662</u>	<u>66,031,942</u>
Gains Less Losses From Non-Trading Activities In Foreign Currencies	12,163,096	(1,357,168)
Gains Less Losses From Trading Interest Rate Derivatives	-	(4,651,914)
Gains Less Losses From Non-Trading Investments	(2,209,825)	(12,692,257)
<b>Gains Less Losses From Foreign Exchange Operations and Non-Trading Investments</b>	<u>9,953,271</u>	<u>(18,701,339)</u>
<b>Income From Fees and Commissions</b>	<u>23,635,669</u>	<u>30,678,719</u>
<b>Other Income</b>	<u>3,529,945</u>	<u>2,527,906</u>
<b>Total Income</b>	<u>80,773,547</u>	<u>80,537,227</u>
<b>Expenses</b>		
Staff Expenses	(5,379,625)	(5,649,677)
Office Expenses	(5,642,406)	(5,603,276)
Other Operating Expenses	(3,795,121)	(4,328,904)
<b>Total Operating Expenses</b>	<u>(14,817,152)</u>	<u>(15,581,857)</u>
Operating Profit Before Impairment Losses and Provisions	64,101,698	64,955,370
Impairment Losses and Provisions For Impaired Loans and Receivables	927,348	3,517,319
<b>Operating Profit</b>	<u>65,029,046</u>	<u>68,472,689</u>
Losses From Disposal of Fixed Assets	-	-
Profit Before Taxation	<u>65,029,046</u>	<u>68,472,689</u>
Tax Expenses	(13,157,849)	(10,559,050)
<b>Profit After Taxation</b>	<u>51,871,197</u>	<u>57,913,639</u>

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June 2016  
 (Expressed In Hong Kong Dollars)

Balance Sheet

as at	30 Jun, 2016	31 Dec, 2015
<b>Assets</b>		
Cash and Balances With Financial Institutions	\$ 1,396,652,653	317,006,221
Placements With Financial Institutions		
Due Within 1 Month	1,112,609,131	1,265,263,117
Due Between 1 and 3 Months	2,902,684,296	782,267,333
Due More Than 3 Months	471,346,907	503,808,500
<b>Total Placements With Financial Institutions</b>	<u>4,486,640,334</u>	<u>2,551,338,950</u>
<b>Amount Due From Overseas offices of The Institution</b>	3,333,703,537	3,955,667,020
<b>Trade Bills</b>	91,947,142	17,257,477
<b>Loans and Advances To Customers</b>	2,022,495,329	1,954,738,349
<b>Accrued Interest and Other Accounts</b>	30,620,076	28,627,949
<b>Impaired Loans and Advances</b>	-	-
<b>Provisions For Loans and Advances</b>	(24,155,284)	(23,202,791)
	<u>2,028,960,121</u>	<u>1,960,163,507</u>
<b>Investment Securities</b>		
Available For Sales Securities	1,358,938,445	1,024,855,177
<b>Property, Plant and Equipment and Investment Properties</b>	2,299,731	2,360,456
<b>Other Assets</b>	52,711,531	11,015,372
<b>Total Assets</b>	<u>12,751,853,493</u>	<u>9,839,664,180</u>
<b>Liabilities</b>		
<b>Deposits and Balances From Banks</b>	9,668,087,800	6,721,168,106
Deposits From Customers		
Demand Deposits and Current Accounts	10,918,507	4,561,047
Savings Deposits	380,265,643	354,024,676
Time, Call and Notice Deposits	1,687,760,541	1,232,821,074
<b>Total Deposits From Customers</b>	<u>2,078,944,691</u>	<u>1,591,406,797</u>
<b>Amount Due To Overseas offices of The Institution</b>	745,015,296	1,293,935,082
<b>Profit for the year</b>	51,871,197	125,104,467
<b>Reserve</b>	(22,823,383)	(15,360,575)
<b>Other Liabilities</b>	230,757,892	123,410,303
<b>Total Liabilities</b>	<u>12,751,853,493</u>	<u>9,839,664,180</u>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June 2016**  
**(Expressed In Hong Kong Dollars)**

**I Additional Balance Sheet Information**

as at	30 Jun, 2016	31 Dec, 2015
<b>Impaired Loans and Advances</b>		
To Customers	\$ -	-
To Banks	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<b>Overdue and Rescheduled Assets</b>		
To Customers	-	-
To Banks	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<b>Breakdown of Loans and Advances to Customer By Industries</b>		
as at 30 Jun, 2016		
Total Loans and Advances For Use In Hong Kong	-	-
Trade Finance	1,410,608,922	1,271,879,728
Total Loans and Advances For Use Outside Hong Kong	<u>611,886,406</u>	<u>682,858,620</u>
<b>Total Loans and Advances to Customers</b>	<u><u>2,022,495,329</u></u>	<u><u>1,954,738,349</u></u>

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June 2016  
 (Expressed in Hong Kong Dollars)

I Additional Balance Sheet Information (continued)

Breakdown of loans and advances to customer by geographical area  
 as at 30 Jun, 2016

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
	HKD'000	HKD'000	HKD'000
China	54,315	-	-
Korea	215,637	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	43,161	-	-
Malaysia	-	-	-
Panama	185,876	-	-
Philippines	-	-	-
Thailand	115,614	-	-
Vietnam	-	-	-
Others	1,407,893	-	-
<b>Total</b>	<b>2,022,496</b>	<b>-</b>	<b>-</b>

Breakdown of loans and advances to customer by geographical area  
 as at 31 Dec, 2015

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
	HKD'000	HKD'000	HKD'000
China	54,256	-	-
Korea	1,494,257	-	-
Japan	38,611	-	-
Cayman Islands	-	-	-
Liberia	38,773	-	-
Malaysia	-	-	-
Panama	178,116	-	-
Philippines	37,204	-	-
Thailand	113,521	-	-
Vietnam	-	-	-
Others	-	-	-
<b>Total</b>	<b>1,954,738</b>	<b>-</b>	<b>-</b>

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June 2016  
 (Expressed In Hong Kong Dollars)

I Additional Balance Sheet Information (continued)

Non-Bank Mainland China Exposure  
 as at 30 Jun 2016

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)	77,882,976		77,882,976
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			
4. Other entities of central government not reported in item 1 above			
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	264,744,686		264,744,686
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China			
<b>Total</b>	342,627,662		342,627,662
<b>Total assets after provision</b>	12,751,853,493.00		12,751,853,493.00
<b>On-balance sheet exposures as percentage of total assets</b>	2.69%		2.69%

Non-Bank Mainland China Exposure  
 as at 31 Dec 2015

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)	37,909,286	-	37,909,286
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	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
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	423,152,712	-	423,152,712
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
<b>Total</b>	461,061,998	-	461,061,998
<b>Total assets after provision</b>	9,839,664,180	-	9,839,664,180
<b>On-balance sheet exposures as percentage of total assets</b>	4.69%	-	4.69%

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June 2016  
 (Expressed In Hong Kong Dollars)

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 30 Jun 2016

Counterparty country / Jurisdiction	Non-bank private sector					Total HKD'000
	Banks HKD'000	Official Sector HKD'000	Non-bank financial HKD'000	Non-financial private sector HKD'000	Others HKD'000	
Developed countries	2,457,049	-	-	54,586	-	2,511,635
Offshore centres and Caribbean	1,706,539	-	-	306,028	-	2,012,567
Developing Africa and Middle East	578,929	-	-	43,407	-	622,336
Developing Asia and Pacific	1,431,393	94,215	-	485,556	-	2,011,164
of which Korea	3,352,476	-	-	335,538	-	3,688,014
	<u>9,526,386</u>	<u>94,215</u>	<u>0</u>	<u>1,225,116</u>	<u>0</u>	<u>10,845,717</u>

as at 31 Dec 2015

Counterparty country / Jurisdiction	Non-bank private sector					Total HKD'000
	Banks HKD'000	Official Sector HKD'000	Non-bank financial institutions HKD'000	Non-financial private sector HKD'000	Others HKD'000	
Developed countries	1,195,642	-	-	93,709	-	1,289,351
Offshore centres and Caribbean	1,090,283	-	-	218,119	-	1,308,402
Developing Africa and Middle East	155,712	-	-	39,012	-	194,724
Developing Asia and Pacific	540,051	90,148	-	497,597	-	1,127,796
of which Korea	4,087,016	-	-	345,860	-	4,432,876
	<u>7,068,705</u>	<u>90,148</u>	<u>0</u>	<u>1,194,297</u>	<u>0</u>	<u>8,353,150</u>



**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June 2016**  
**(Expressed In Hong Kong Dollars)**

**III Currency Risk**  
**as at 30 Jun 2016**

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	9,178,776,946	3,371,435,482	12,550,212,428
Spot Liabilities	(12,339,766,295)	(98,426,949)	12,438,193,244
Forward Purchases	4,801,183,550	44,580,072	4,845,763,622
Forward Sales	(1,646,035,247)	(3,318,201,713)	4,964,236,960
Net long /(short) position	<u>(5,841,045)</u>	<u>(613,108)</u>	<u>(6,454,153)</u>
Structural position	-	-	-

**as at 31 Dec 2015**

	<u>USD</u>	<u>Other Currency</u>	<u>Total</u>
Spot Assets	9,464,465,606	449,608,714	9,914,074,320
Spot Liabilities	(9,514,925,528)	(402,431,083)	(9,917,356,611)
Forward Purchases	1,298,768,276	399,071,090	1,697,839,365
Forward Sales	(1,284,830,101)	(391,031,448)	(1,675,861,549)
Net long /(short) position	<u>(36,521,747)</u>	<u>55,217,273</u>	<u>18,695,526</u>
Structural position	-	-	-

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June 2016  
 (Expressed in Hong Kong Dollars)

IV Off-balance sheet exposures

The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding as at	30 Jun, 2016	31 Dec, 2015
<b>Contingent liabilities and commitments</b>		
Direct credit substitutes	4,879,650	2,937,725
Transaction-related contingencies		-
Trade-related contingencies	50,509,641	50,929,288
Note issuance and revolving underwriting facilities		-
Other commitments	878,554,255	1,081,513,341
<p>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.</p>		
<b>Derivative transactions</b>		
Exchange rate-related derivative contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	3,973,505,289	765,672,001
<b>Interest rate derivative contracts</b>		
Other	1,238,229,094	909,025,552
<b>The total fair value of the above derivative transactions</b>		
Exchange rate-related derivative contracts	(53,074,299)	(2,777,407)
Interest rate derivative contracts	(105,093,423)	(68,349,330)
<p>No bilateral netting arrangements for the above derivative transactions.</p>		

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June 2016**  
**(Expressed In Percentage)**

**V Liquidity**

<b>as at</b>	<b>30 Jun, 2016</b>	<b>30 Jun, 2015</b>
Average liquidity maintenance ratio for the period	122.68%	108.39%

Liquidity Maintenance Ratio ("LMR") is compiled in accordance with the Banking (Liquidity) Rules under 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.

**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.

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June 2016**  
*(Expressed in Korean Won MILLION)*

**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>30 Jun, 2016</b>	<b>31 Dec, 2015</b>
<b>Capital and Capital Adequacy</b>		
Shareholder's equity	17,331,204	16,769,516
Capital adequacy ratio	12.56	12.51
<b>Other Financial information</b>		
Total assets	235,326,164	225,961,457
Total liabilities	217,994,960	209,191,941
Total loans and advances	183,311,301	175,872,573
Total deposits	92,158,373	91,938,338
	<b>30 Jun, 2016</b>	<b>31 Dec, 2015</b>
<b>Pretax Profit</b>	749,070	1,299,452

**Industrial Bank of Korea, Hong Kong Branch**  
**(Expressed in Hong Kong Dollars)**

**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

截至二零一六年六月三十日  
未經審計的披露報表聲明

## 合規聲明

吾等按照於二零零七年一月一日生效之[銀行業條例]項下之[銀行業（披露）規則]（第155M章）編制企業銀行，香港分行（[本分行]）截至二零一六年六月三十日止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，披露報表聲明內所再資料，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  
截至二零一六年六月三十日財務資料披露  
(以港元列示)

分行資料(僅包含香港辦事處)

損益表資料

截至	2016年6月30日	2015年6月30日
收入		
利息收入	\$ 126,094,880	129,527,566
利息開支	(82,440,218)	(63,495,624)
利息收入淨額	43,654,662	66,031,942
其他經營收入		
非買賣性質外匯的收益減虧損	12,163,096	(1,357,168)
非買賣性質利率衍生工具的收益減虧損	-	(4,651,914)
非買賣性質證券的收益減虧損	(2,209,825)	(12,692,257)
外匯交易和非買賣性質投資的收益減虧損	9,953,271	(18,701,339)
費用及佣金收入淨額	23,635,669	30,678,719
其他收入	3,529,945	2,527,906
經營收入總額	80,773,547	80,537,227
開支		
經營開支		
員工開支	(5,379,625)	(5,649,677)
租金開支	(5,642,406)	(5,603,276)
其他經營開支	(3,795,121)	(4,328,904)
經營開支總額	(14,817,152)	(15,581,857)
扣除減值虧損前的經營溢利	64,101,698	64,955,370
減值貸款及應收款的減值虧損及準備金	927,348	3,517,319
經營收益	65,029,046	68,472,689
固定資產處置的虧損	-	-
除稅前溢利	65,029,046	68,472,689
稅項開支	(13,157,849)	(10,559,050)
除稅後溢利	51,871,197	57,913,639

注：包括衍生工具之公允值變動的收益減虧損



企業銀行,香港分行  
截至二零一六年六月三十日財務資料披露  
(以港元列示)

分行資料(僅包含香港辦事處)

資產負債表資料

截至	2016年6月30日	2015年12月31日
資產		
現金及銀行結餘	\$ 1,396,652,653	317,006,221
下列剩餘合約期內到期的銀行存款		
a. 不超過1個月	1,112,609,131	1,265,263,117
b. 超過1個月但不超過3個月	2,902,684,296	782,267,333
c. 超過3個月	471,346,907	503,808,500
	<u>4,486,640,334</u>	<u>2,551,338,950</u>
存放於企業銀行海外辦事處的數額	3,333,703,537	3,955,667,020
貿易匯票	91,947,142	17,257,477
貸款及其他賬項	2,022,495,329	1,954,738,349
客戶貸款	30,620,076	28,627,949
應計利息及其他賬項	-	-
已減值貸款及應收款項	(24,155,284)	(23,202,791)
貸款及應收款項準備金	<u>2,028,960,121</u>	<u>1,960,163,507</u>
債務證券投資		
可供出售的債務證券	1,358,938,445	1,024,855,177
物業、廠房及設備以及投資物業	2,299,731	2,360,456
其他資產	52,711,531	11,015,372
資產總額	<u>12,751,853,493</u>	<u>9,839,664,180</u>
負債		
尚欠銀行存款及結餘	9,668,087,800	6,721,168,106
客戶存款		
a. 活期存款及往來帳戶	10,918,507	4,561,047
b. 儲蓄存款	380,265,643	354,024,676
c. 定期、短期通知及通知存款	1,687,760,541	1,232,821,074
客戶存款總額	<u>2,078,944,691</u>	<u>1,591,406,797</u>
結欠企業銀行海外辦事處的數額	745,015,296	1,293,935,082
年度盈利	51,871,197	125,104,467
儲備	(22,823,383)	(15,360,575)
其他負債	230,757,892	123,410,303
負債總額	<u>12,751,853,493</u>	<u>9,839,664,180</u>

企業銀行,香港分行  
截至二零一六年六月三十日財務資料披露  
(以港元列示)

I 附加資產負債表資料

截至	2016年6月30日	2015年12月31日
貸款及應收款		
已減值的客戶貸款及應收款項	\$ -	-
對客戶	-	-
對銀行	-	-
過期及經重組資產	-	-
對客戶	-	-
對銀行	-	-
在香港使用的貸款及應收款項	-	-
貿易融資	1,410,608,922	1,271,879,728
在香港以外使用的貸款及應收款項	611,886,406	682,858,620
客戶貸款及應收款項總額	2,022,495,329	1,954,738,349

企業銀行,香港分行  
截至二零一六年六月三十日財務資料披露  
(以港元列示)

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2016年6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
	'000	'000	'000
中國	54,315	-	-
韓國	215,637	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	43,161	-	-
馬來西亞	-	-	-
巴拿馬	185,876	-	-
菲律賓	-	-	-
泰國	115,614	-	-
越南	-	-	-
其他	1,407,893	-	-
合計	2,022,496	-	-

於2015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
	'000	'000	'000
中國	54,256	-	-
韓國	1,494,257	-	-
日本	38,611	-	-
開曼群島	-	-	-
賴比瑞亞	38,773	-	-
馬來西亞	-	-	-
巴拿馬	178,116	-	-
菲律賓	37,204	-	-
泰國	113,521	-	-
越南	-	-	-
其他	-	-	-
合計	1,954,738	-	-

注：按國家或地區分類的客戶貸款及放款總額占相關披露金額的百分之十或以上，以上分析以交易對手所在地為依據

企業銀行,香港分行  
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(以港元列示)

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2016年6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
中央政府或中央政府持有的企業,其子公司及其合資公司	77,882,976		77,882,976
地方政府或地方政府持有的企業,其子公司及其合資公司			
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			
其他中央政府企業未有在第一項中報告			
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	264,744,686		264,744,686
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	342,627,662		342,627,662
已扣減準備金的資產總額	12,751,853,493.00		12,751,853,493.00
佔總資產百分比	2.69%		2.69%

於2015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、中央政府持有的企業,其子公司及其合資公司	37,909,286	-	37,909,286
地方政府、地方政府持有的企業,其子公司及其合資公司	-	-	-
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	-	-	-
其他中央政府企業未有在第一項中報告	-	-	-
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	423,152,712	-	423,152,712
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	461,061,998	-	461,061,998
已扣減準備金的資產總額	9,839,664,180	-	9,839,664,180
佔總資產百分比	4.69%	-	4.69%

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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 2016年6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	
	HKD'000	HKD'000	HKD'000	HKD'000	HKD'000	
已開發國家 離岸中心 以及加勒比海	2,457,049	-	-	54,586	-	2,511,635
開發中非洲及中東地區	1,706,539	-	-	306,028	-	2,012,567
開發中的亞太區	578,929	-	-	43,407	-	622,336
包括 韓國	1,431,393	94,215	-	485,556	-	2,011,164
	3,352,476	-	-	335,538	-	3,688,014
	<u>9,526,386</u>	<u>94,215</u>	<u>0</u>	<u>1,225,116</u>	<u>0</u>	<u>10,845,717</u>

於 2015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	
	HKD'000	HKD'000	HKD'000	HKD'000	HKD'000	
已開發國家	1,195,642	-	-	93,709	-	1,289,351
離岸中心 以及加勒比海	1,090,283	-	-	218,119	-	1,308,402
開發中非洲及中東地區	155,712	-	-	39,012	-	194,724
開發中的亞太區	540,051	90,148	-	497,597	-	1,127,796
包括 韓國	4,087,016	-	-	345,860	-	4,432,876
	<u>7,068,705</u>	<u>90,148</u>	<u>0</u>	<u>1,194,297</u>	<u>0</u>	<u>8,353,150</u>

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(以港元列示)

III 貨幣風險

於 2016年6月30日

	美元	其他貨幣	合計
現貨資產	9,178,776,946	3,371,435,482	12,550,212,428
現貨負債	(12,339,766,295)	(98,426,949)	12,438,193,244
遠期買入	4,801,183,550	44,580,072	4,845,763,622
遠期賣出	(1,646,035,247)	(3,318,201,713)	4,964,236,960
長倉/(短倉)淨持倉量	(5,841,045)	(613,108)	(6,454,153)
結構性淨持倉量	-	-	-

於 2015年12月31日

	美元	其他貨幣	合計
現貨資產	9,464,465,606	449,608,714	9,914,074,320
現貨負債	(9,514,925,528)	(402,431,083)	(9,917,356,611)
遠期買入	1,298,768,276	399,071,090	1,697,839,365
遠期賣出	(1,284,830,101)	(391,031,448)	(1,675,861,549)
長倉/(短倉)淨持倉量	(36,521,747)	55,217,273	18,695,526
結構性淨持倉量	-	-	-

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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

	於2016年6月30日	於2015年12月31日
或然負債及承擔		
直接信貸替代項目	4,879,650	2,937,725
與交易有關的或然項目		-
與貿易有關的或然項目	50,509,641	50,929,288
票據發行及循環包銷信貸		-
其他承諾	878,554,255	1,081,513,341

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）	3,973,505,289	765,672,001
利率衍生工具合約	1,238,229,094	909,025,552
其他	-	-

上述衍生工具合約數額是指合約的名義數額，不反映本分行承受風險的數額。本分行所持有的衍生工具合約均用以抵消定息債券及貸款的收益/虧損。

匯率衍生工具合約	(53,074,299)	(2,777,407)
利率衍生工具合約	(105,093,423)	(68,349,330)

上述衍生工具交易並無定立任何雙邊淨額結算安排

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(以百分率列示)

V 流動資金

於	2016年6月30日	2015年6月30日
期間的平均流動性維持比率	122.68%	108.39%

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報告期內每月平均流動性維持比率之平均數。

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性維持比率、現金流分析、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。



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 (以韓元 (百萬) 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。

	於2016年6月30日	於2015年12月31日
資本及資本充足程度		
股東資金總額	17,331,204	16,769,516
資本充足率	12.56	12.51
其他財務資料		
總資產	235,326,164	225,961,457
總負債	217,994,960	209,191,941
貸款及墊款總額	183,311,301	175,872,573
總存款	92,158,373	91,938,338
	於2016年6月30日	於2015年12月31日
除稅前溢利	749,070	1,299,452

企業銀行,香港分行  
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(以港元列示)

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。