



## **Hong Kong Branch**

**Unaudited Disclosure Statement**  
**as of 30 June, 2019**

## Statement of Compliance

We have prepared this unaudited Disclosure Statement of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 30 June, 2019. 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, 2019**  
**(Expressed In Hong Kong Dollars '000)**

**Income statement**

as at	30 Jun, 2019	30 Jun, 2018
<b>Income</b>		
Interest Income	183,395	154,430
Interest Expenses	(160,921)	(117,318)
<b>Net Interest Income</b>	<u>22,474</u>	<u>37,112</u>
Gains Less Losses From Non-Trading Activities In Foreign Currencies	35,743	19,775
Gains Less Losses From Trading Interest Rate Derivatives	-	-
Gains Less Losses From Non-Trading Investments	2,728	3,121
<b>Gains Less Losses From Foreign Exchange Operations and Non-Trading Investments</b>	<u>38,471</u>	<u>22,896</u>
<b>Income From Fees and Commissions</b>	<u>21,264</u>	<u>21,417</u>
<b>Other Income</b>	<u>(37)</u>	<u>-</u>
<b>Total Income</b>	<u>82,172</u>	<u>81,425</u>
<b>Expenses</b>		
Staff Expenses	(5,417)	(5,071)
Office Expenses	(6,266)	(6,234)
Other Operating Expenses	(4,345)	(4,555)
<b>Total Operating Expenses</b>	<u>(16,028)</u>	<u>(15,860)</u>
Operating Profit Before Impairment Losses and Provisions	66,144	65,565
Impairment Losses and Provisions For Impaired Loans and Receivables	(3,673)	(2,958)
<b>Operating Profit</b>	<u>62,471</u>	<u>62,607</u>
Losses From Disposal of Fixed Assets	-	-
Profit Before Taxation	62,471	62,607
Tax Expenses	(5,920)	(9,395)
<b>Profit After Taxation</b>	<u>56,551</u>	<u>53,212</u>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

**Balance Sheet**

as at	30 Jun, 2019	31 Dec, 2018
<b>Assets</b>		
<b>Cash and Balances With Financial Institutions</b>	2,569,912	786,792
Placements With Financial Institutions		
Due Within 1 Month	494,006	1,752,891
Due Between 1 and 3 Months	1,489,976	1,253,032
Due More Than 3 Months	1,018,940	717,698
<b>Total Placements With Financial Institutions</b>	<u>3,002,922</u>	<u>3,723,620</u>
<b>Amount Due From Overseas offices of The Institution</b>	3,036,485	3,339,020
<b>Trade Bills</b>	247,597	147,727
<b>Loans and Advances To Customers</b>	1,860,169	1,351,817
<b>Loans and Advances To Banks</b>	370,939	215,365
<b>Accrued Interest and Other Accounts</b>	42,731	48,407
<b>Impaired Loans and Advances</b>	332	6,458
<b>Provisions For Loans and Advances</b>	(9,932)	(12,431)
	<u>2,264,239</u>	<u>1,609,615</u>
<b>Investment Securities</b>		
<b>Available For Sales Securities</b>	1,640,596	1,679,522
<b>Property, Plant and Equipment and Investment Properties</b>	14,874	2,344
<b>Other Assets</b>	255,559	158,353
<b>Total Assets</b>	<u><u>13,032,184</u></u>	<u><u>11,446,992</u></u>
<b>Liabilities</b>		
<b>Deposits and Balances From Banks</b>	6,649,684	5,276,050
Deposits From Customers		
Demand Deposits and Current Accounts	5,265	3,186
Savings Deposits	538,807	401,427
Time, Call and Notice Deposits	859,472	1,098,425
<b>Total Deposits From Customers</b>	<u>1,403,544</u>	<u>1,503,039</u>
<b>Amount Due To Overseas offices of The Institution</b>	4,534,585	4,365,191
<b>Profit for the year</b>	56,551	99,755
<b>Reserve</b>	(4,295)	(8,540)
<b>Other Liabilities</b>	392,115	211,497
<b>Total Liabilities</b>	<u><u>13,032,184</u></u>	<u><u>11,446,992</u></u>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

**I Additional Balance Sheet Information**

as at	30 Jun, 2019	31 Dec, 2018
<b>Impaired Loans and Advances</b>		
To Customers	332	6,458
To Banks	-	-
	<u>332</u>	<u>6,458</u>
<b>Overdue and Rescheduled Assets</b>		
To Customers	-	6,125
To Banks	-	-
	<u>-</u>	<u>6,125</u>
<b>Breakdown of Loans and Advances to Customer By Industries</b>		
as at	30 Jun, 2019	31 Dec, 2018
Total Loans and Advances For Use In Hong Kong	377,407	167,206
Trade Finance	36,915	129,423
Total Loans and Advances For Use Outside Hong Kong	<u>1,445,847</u>	<u>1,061,646</u>
<b>Total Loans and Advances to Customers</b>	<u><u>1,860,169</u></u>	<u><u>1,358,275</u></u>

Industrial Bank of Korea, Hong Kong Branch  
 Financial Disclosure as of 30 June, 2019  
 (Expressed In Hong Kong Dollars, '000)

I Additional Balance Sheet Information (continued)

Breakdown of loans and advances to customer by geographical area  
 as at 30 June, 2019

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	39,079	-	-
Korea	372,062	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	89,473	-	-
Philippines	-	-	-
Thailand	49,631	-	-
Vietnam	27,355	-	-
Others	1,282,237	-	332
<b>Total</b>	<b>1,859,837</b>	<b>-</b>	<b>332</b>

Breakdown of loans and advances to customer by geographical area  
 as at 31 Dec, 2018

Countries	Gross Loans and Advances	Overdue Loans and Advances	Impaired Loans and Advances
China	39,157	-	-
Korea	180,931	-	-
Japan	-	-	-
Cayman Islands	-	-	-
Liberia	-	-	-
Malaysia	-	-	-
Panama	92,255	-	-
Philippines	-	-	-
Thailand	61,477	-	-
Vietnam	27,410	-	-
Others	950,587	6,125	6,458
<b>Total</b>	<b>1,351,817</b>	<b>6,125</b>	<b>6,458</b>

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

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

**Non-Bank Mainland China Exposure**  
**as at 30 June, 2019**

<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)	330,442	-	330,442
2. Local governments, local government-owned entities and their subsidiaries and JVs	62,455	-	62,455
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	78,821	-	78,821
4. Other entities of central government not reported in item 1 above	61,395	-	61,395
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	543,013	7,805	550,818
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	95,791	46,895	142,686
<b>Total</b>	<b>1,171,917</b>	<b>54,700</b>	<b>1,226,617</b>
<b>Total assets after provision</b>	<b>13,032,184</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>8.99%</b>		

**Non-Bank Mainland China Exposure**  
**as at 31 Dec, 2018**

<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)	360,275	-	360,275
2. Local governments, local government-owned entities and their subsidiaries and JVs	61,847	-	61,847
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	78,383	-	78,383
4. Other entities of central government not reported in item 1 above	60,098	-	60,098
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	451,169	34,540	485,709
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	94,435	46,989	141,424
<b>Total</b>	<b>1,106,208</b>	<b>81,529</b>	<b>1,187,737</b>
<b>Total assets after provision</b>	<b>11,446,992</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>9.66%</b>		

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

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 June, 2019**

<u>Counterparty country / Jurisdiction</u>	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>			<u>Total</u>
			<u>Non-bank financial</u>	<u>Non-financial private sector</u>	<u>Others</u>	
Developed countries	3,300,838	-	-	236,562	-	3,537,400
Offshore centres and Caribbean	424,729	-	58,997	314,982	-	798,708
Developing Africa and Middle East	305,179	-	-	-	-	305,179
Developing Asia and Pacific	73,362	74,952	-	770,566	-	918,881
Of which Korea	4,997,298	-	-	373,248	-	5,370,546
	<u>9,101,405</u>	<u>74,952</u>	<u>58,997</u>	<u>1,695,358</u>	<u>-</u>	<u>10,930,713</u>

**as at 31 Dec, 2018**

<u>Counterparty country / Jurisdiction</u>	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>			<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	
Developed countries	1,626,930	-	-	229,059	-	1,855,990
Offshore centres and Caribbean	834,852	-	59,128	309,586	-	1,203,566
Developing Africa and Middle East	425,854	-	-	-	-	425,854
Developing Asia and Pacific	633,839	72,877	-	693,800	-	1,400,516
Of which Korea	4,778,316	-	-	202,010	-	4,980,326
	<u>8,299,791</u>	<u>72,877</u>	<u>59,128</u>	<u>1,434,455</u>	<u>-</u>	<u>9,866,251</u>



**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

**III Currency Risk**  
**as at 30 June, 2019**

	<b>USD</b>	<b>Other Currency</b>	<b>Total</b>
Spot Assets	9,101,720	3,237,971	12,339,691
Spot Liabilities	9,314,376	176,064	9,490,440
Forward Purchases	5,171,517	407,687	5,579,204
Forward Sales	2,274,211	3,768,743	6,042,954
Net long /(short) position	2,684,650	-299,149	2,385,501
Structural position	-	-	-

**as at 31 Dec, 2018**

	<b>USD</b>	<b>Other Currency</b>	<b>Total</b>
Spot Assets	9,749,501	1,478,173	11,227,674
Spot Liabilities	10,832,911	62,540	10,895,451
Forward Purchases	1,952,099	362,968	2,315,067
Forward Sales	995,608	1,778,385	2,773,993
Net long /(short) position	-126,919	216	-126,703
Structural position	-	-	-

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(Expressed In Hong Kong Dollars '000)**

**IV Off-balance sheet exposures**

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

	<b>30 Jun, 2019</b>	<b>31 Dec, 2018</b>
<b>Contingent liabilities and commitments</b>		
Direct credit substitutes	3,454	2,958
Transaction-related contingencies	-	-
Trade-related contingencies	13,286	31,016
Note issuance and revolving underwriting facilities	-	-
Other commitments	278,010	447,142

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)	4,699,061	2,934,418
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**Interest rate derivative contracts**

	1,367,617	1,413,420
Other	-	-

**The total fair value of the above derivative transactions**

Exchange rate-related derivative contracts	(31,980)	(17,336)
Interest rate derivative contracts	(60,663)	(43,435)

No bilateral netting arrangements for the above derivative transactions.

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
**(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.

	<b>30 Jun, 2019</b>	<b>30 Jun, 2018</b>
	<b>(quarter ended)</b>	<b>(quarter ended)</b>
LMR (%)	108.34%	146.47%

**Industrial Bank of Korea, Hong Kong Branch**  
**Financial Disclosure as of 30 June, 2019**  
*(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>30 Jun, 2019</b>	<b>31 Dec, 2018</b>
<b>Capital and Capital Adequacy</b>		
Shareholder's equity	21,072.0	20,070.9
Capital adequacy ratio	14.50	14.50
<b>Other Financial information</b>		
Total assets	282,665.2	268,926.6
Total liabilities	261,593.3	248,855.7
Total loans and advances	213,949.9	204,612.3
Total deposits	108,315.7	105,631.4
	<b>30 Jun, 2019</b>	<b>30 Jun, 2018</b>
<b>Pretax Profit</b>	1,173.7	1,101.9

## **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  
截至二零一九年六月三十日**

## 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]) 截至二零一九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  
截至二零一九年六月三十日財務資料披露  
(以港元'000列示)

損益表資料

截至	2019年6月30日	2018年6月30日
<b>收入</b>		
利息收入	183,395	154,430
利息開支	(160,921)	(117,318)
<b>利息收入淨額</b>	<b>22,474</b>	<b>37,112</b>
非買賣性質外匯的收益減虧損	35,743	19,775
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	2,728	3,121
<b>外匯交易和非買賣性質投資的收益減虧損</b>	<b>38,471</b>	<b>22,896</b>
<b>費用及佣金收入淨額</b>	<b>21,264</b>	<b>21,417</b>
<b>其他收入</b>	<b>(37)</b>	<b>-</b>
<b>經營收入總額</b>	<b>82,172</b>	<b>81,425</b>
<b>開支</b>		
員工開支	(5,417)	(5,071)
租金開支	(6,266)	(6,234)
其他經營開支	(4,345)	(4,555)
<b>經營開支總額</b>	<b>(16,028)</b>	<b>(15,860)</b>
<b>扣除減值虧損前的經營溢利</b>	<b>66,144</b>	<b>65,565</b>
減值貸款及應收款的減值虧損及準備金	(3,673)	(2,958)
<b>經營收益</b>	<b>62,471</b>	<b>62,607</b>
<b>固定資產處置的虧損</b>	<b>-</b>	<b>-</b>
除稅前溢利	62,471	62,607
稅項開支	(5,920)	(9,395)
<b>除稅後溢利</b>	<b>56,551</b>	<b>53,212</b>



企業銀行,香港分行  
截至二零一九年六月三十日財務資料披露  
(以港元'000列示)

資產負債表資料

截至	2019年6月30日	2018年12月31日
<b>資產</b>		
現金及銀行結餘	2,569,912	786,792
下列剩餘合約期內到期的銀行存款		
a. 不超過1個月	494,006	1,752,891
b. 超過1個月但不超過3個月	1,489,976	1,253,032
c. 超過3個月	1,018,940	717,698
	<u>3,002,922</u>	<u>3,723,620</u>
存放於企業銀行海外辦事處的數額	3,036,485	3,339,020
貿易匯票	247,597	147,727
客戶貸款	1,860,169	1,351,817
銀行貸款	370,939	215,365
應計利息及其他賬項	42,731	48,407
已減值貸款及應收款項	332	6,458
貸款及應收款項準備金	(9,932)	(12,431)
	<u>2,264,239</u>	<u>1,609,615</u>
債務證券投資		
可供出售的債務證券	1,640,596	1,679,522
物業、廠房及設備以及投資物業	14,874	2,344
其他資產	255,559	158,353
資產總額	<u>13,032,184</u>	<u>11,446,992</u>
<b>負債</b>		
尚欠銀行存款及結餘	6,649,684	5,276,050
客戶存款		
a. 活期存款及往來帳戶	5,265	3,186
b. 儲蓄存款	538,807	401,427
c. 定期、短期通知及通知存款	859,472	1,098,425
客戶存款總額	<u>1,403,544</u>	<u>1,503,039</u>
結欠企業銀行海外辦事處的數額	4,534,585	4,365,191
年度盈利	56,551	99,755
儲備	(4,295)	(8,540)
其他負債	392,115	211,497
負債總額	<u>13,032,184</u>	<u>11,446,992</u>

企業銀行,香港分行  
截至二零一九年六月三十日財務資料披露  
(以港元'000列示)

I 附加資產負債表資料

截至	2019年6月30日	2018年12月31日
<b>已減值的客戶貸款及應收款項</b>		
對客戶	332	6,458
對銀行	-	-
	<u>332</u>	<u>6,458</u>
<b>過期及經重組資產</b>		
對客戶	-	6,125
對銀行	-	-
	<u>-</u>	<u>6,125</u>
	<b>2019年6月30日</b>	<b>2018年12月31日</b>
在香港使用的貸款及應收款項	377,407	167,206
貿易融資	36,915	129,423
在香港以外使用的貸款及應收款項	1,445,847	1,061,646
<b>客戶貸款及應收款項總額</b>	<u>1,860,169</u>	<u>1,358,275</u>

企業銀行,香港分行  
截至二零一九年六月三十日財務資料披露  
(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2019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
中國	39,079	-	-
韓國	372,062	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	89,473	-	-
菲律賓	-	-	-
泰國	49,631	-	-
越南	27,355	-	-
其他	1,282,237	-	332
合計	1,859,837	-	332

於2018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	39,157	-	-
韓國	180,931	-	-
日本	-	-	-
開曼群島	-	-	-
賴比瑞亞	-	-	-
馬來西亞	-	-	-
巴拿馬	92,255	-	-
菲律賓	-	-	-
泰國	61,477	-	-
越南	27,410	-	-
其他	950,587	6,125	6,458
合計	1,351,817	6,125	6,458

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

企業銀行,香港分行  
截至二零一九年六月三十日財務資料披露  
(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2019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	330,442	-	330,442
地方政府或地方政府持有的企業,其子公司及其合資公司	62,455	-	62,455
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	78,821	-	78,821
其他中央政府企業未有在第一項中報告	61,395	-	61,395
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	543,013	7,805	550,818
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	95,791	46,895	142,686
<b>合計</b>	<b>1,171,917</b>	<b>54,700</b>	<b>1,226,617</b>
已扣減準備金的資產總額	13,032,184		
佔總資產百分比	8.99%		

於2018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	360,275	-	360,275
地方政府、地方政府持有的企業,其子公司及其合資公司	61,847	-	61,847
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	78,383	-	78,383
其他中央政府企業未有在第一項中報告	60,098	-	60,098
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	451,169	34,540	485,709
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	94,435	46,989	141,424
<b>合計</b>	<b>1,106,208</b>	<b>81,529</b>	<b>1,187,737</b>
已扣減準備金的資產總額	11,446,992		
佔總資產百分比	9.66%		

企業銀行, 香港分行  
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(以港元'000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2019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	
已開發國家	3,300,838	-	-	236,562	-	3,537,400
離岸中心以及加勒比海	424,729	-	58,997	314,982	-	798,708
開發中非洲及中東地區	305,179	-	-	-	-	305,179
開發中的亞太區	73,362	74,952	-	770,566	-	918,881
包括韓國	4,997,298	-	-	373,248	-	5,370,546
	<u>9,101,405</u>	<u>74,952</u>	<u>58,997</u>	<u>1,695,358</u>	<u>-</u>	<u>10,930,713</u>

於2018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	1,626,930	-	-	229,059	-	1,855,990
離岸中心以及加勒比海	834,852	-	59,128	309,586	-	1,203,566
開發中非洲及中東地區	425,854	-	-	-	-	425,854
開發中的亞太區	633,839	72,877	-	693,800	-	1,400,516
包括 韓國	4,778,316	-	-	202,010	-	4,980,326
	<u>8,299,791</u>	<u>72,877</u>	<u>59,128</u>	<u>1,434,455</u>	<u>-</u>	<u>9,866,251</u>

企業銀行,香港分行  
截至二零一九年六月三十日財務資料披露  
(以港元'000列示)

III 貨幣風險

於2019年6月30日

	美元	其他貨幣	合計
現貨資產	9,101,720	3,237,971	12,339,691
現貨負債	9,314,376	176,064	9,490,440
遠期買入	5,171,517	407,687	5,579,204
遠期賣出	2,274,211	3,768,743	6,042,954
長倉/ (短倉) 淨持倉量	2,684,650	-299,149	2,385,501
結構性淨持倉量	-	-	-

於2018年12月31日

	美元	其他貨幣	合計
現貨資產	9,749,501	1,478,173	11,227,674
現貨負債	10,832,911	62,540	10,895,451
遠期買入	1,952,099	362,968	2,315,067
遠期賣出	995,608	1,778,385	2,773,993
長倉/ (短倉) 淨持倉量	-126,919	216	-126,703
結構性淨持倉量	-	-	-

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(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

	2019年6月30日	2018年12月31日
<b>或然負債及承擔</b>		
直接信貸替代項目	3,454	2,958
與交易有關的或然項目	-	-
與貿易有關的或然項目	13,286	31,016
票據發行及循環包銷信貸	-	-
其他承諾	278,010	447,142

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)	4,699,061	2,934,418
<b>利率衍生工具合約</b>	1,367,617	1,413,420
其他	-	-
以上衍生工具的公允價值		
匯率衍生工具合約	(31,980)	(17,336)
利率衍生工具合約	(60,663)	(43,435)

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  
截至二零一九年六月三十日財務資料披露  
(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。

	2019年6月30日 (季結)	2018年6月30日 (季結)
流動性維持比率 (%)	108.34%	146.47%



企業銀行,香港分行  
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(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。

	2019年6月30日	2018年12月31日
資本及資本充足程度		
股東資金總額	21,072.0	20,070.9
資本充足率	14.50	14.50
其他財務資料		
總資產	282,665.2	268,926.6
總負債	261,593.3	248,855.7
貸款及墊款總額	213,949.9	204,612.3
總存款	108,315.7	105,631.4
	2019年6月30日	2018年6月30日
除稅前溢利	1,173.7	1,101.9

## 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。