



Hong Kong Branch

**Unaudited Disclosure Statement
as of 30 Jun, 2021**

Statement of Compliance

We have prepared this unaudited Disclosure Statement of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 30 Jun, 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

A handwritten signature in blue ink, consisting of a stylized 'C' followed by a star-like shape and a horizontal line.

**Chief Executive
Hong Kong**

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(Expressed In Hong Kong Dollars '000)

Income statement

as at	30 Jun, 2021	30 Jun, 2020
Income		
Interest Income	74,157	162,909
Interest Expenses	<u>(23,948)</u>	<u>(101,214)</u>
Net Interest Income	<u>50,209</u>	<u>61,695</u>
Gains Less Losses From Non-Trading Activities In Foreign Currencies	7,730	7,562
Gains Less Losses From Trading Interest Rate Derivatives	-	-
Gains Less Losses From Non-Trading Investments	<u>4,005</u>	<u>1,369</u>
Gains Less Losses From Foreign Exchange Operations and Non-Trading Investments	<u>11,735</u>	<u>8,931</u>
Income From Fees and Commissions	<u>16,639</u>	<u>18,891</u>
Other Income	<u>115</u>	<u>(3)</u>
Total Income	<u>78,698</u>	<u>89,514</u>
Expenses		
Staff Expenses	(5,952)	(6,326)
Office Expenses	(6,943)	(6,694)
Other Operating Expenses	<u>(7,352)</u>	<u>(3,854)</u>
Total Operating Expenses	<u>(20,247)</u>	<u>(16,874)</u>
Operating Profit Before Impairment Losses and Provisions	58,451	72,640
Impairment Losses and Provisions For Impaired Loans and Receivables	<u>(2,129)</u>	<u>(1,276)</u>
Operating Profit	<u>56,322</u>	<u>71,364</u>
Losses From Disposal of Fixed Assets	-	-
Profit Before Taxation	<u>56,322</u>	<u>71,364</u>
Tax Expenses	<u>(10,378)</u>	<u>(11,950)</u>
Profit After Taxation	<u>45,944</u>	<u>59,414</u>

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(Expressed In Hong Kong Dollars '000)

Balance Sheet

as at	30 Jun, 2021	31 Dec, 2020
Assets		
Cash and Balances With Financial Institutions	2,330,017	2,532,633
Placements With Financial Institutions		
Due Within 1 Month	1,200,448	1,245,779
Due Between 1 and 3 Months	1,086,041	1,511,291
Due More Than 3 Months	1,863,288	-
Total Placements With Financial Institutions	<u>4,149,777</u>	<u>2,757,070</u>
Amount Due From Overseas offices of The Institution	2,914,324	2,577,260
Trade Bills	154,350	144,921
Loans and Advances To Customers	4,874,849	4,337,227
Loans and Advances To Banks	368,813	433,504
Accrued Interest and Other Accounts	23,833	24,810
Impaired Loans and Advances	330	329
Provisions For Loans and Advances	(14,010)	(11,945)
	<u>5,253,815</u>	<u>4,783,925</u>
Investment Securities		
Available For Sales Securities	1,318,600	1,523,499
Property, Plant and Equipment and Investment Properties	23,874	28,802
Other Assets	3,477,335	154,783
Total Assets	<u>19,622,092</u>	<u>14,502,893</u>
Liabilities		
Deposits and Balances From Banks	8,014,454	6,633,944
Deposits From Customers		
Demand Deposits and Current Accounts	50,762	26,807
Savings Deposits	422,158	424,311
Time, Call and Notice Deposits	1,638,942	1,370,185
Total Deposits From Customers	<u>2,111,862</u>	<u>1,821,303</u>
Amount Due To Overseas offices of The Institution	5,879,477	5,534,285
Profit for the year	45,944	109,622
Reserve	7,750	1,833
Other Liabilities	3,562,605	401,906
Total Liabilities	<u>19,622,092</u>	<u>14,502,893</u>

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(Expressed In Hong Kong Dollars '000)

I Additional Balance Sheet Information

as at	30 Jun, 2021	31 Dec, 2020
Impaired Loans and Advances		
To Customers	330	329
To Banks	-	-
	<u>330</u>	<u>329</u>
Overdue and Rescheduled Assets		
To Customers	330	329
To Banks	-	-
	<u>330</u>	<u>329</u>
Breakdown of Loans and Advances to Customer By Industries		
as at	30 Jun, 2021	31 Dec, 2020
Total Loans and Advances For Use In Hong Kong	117,370	282,924
Trade Finance	9,060	5,867
Total Loans and Advances For Use Outside Hong Kong	4,748,749	4,048,765
Total Loans and Advances to Customers	<u>4,875,179</u>	<u>4,337,556</u>

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 30 Jun, 2021
 (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 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
Total	4,875,179	-	330

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	-	329
Total	4,337,556	-	329

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(Expressed in Hong Kong Dollars '000)

I Additional Balance Sheet Information (continued)

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

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)	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	-	-	-
Total	833,573	49,797	883,370
Total assets after provision	19,622,093		
On-balance sheet exposures as percentage of total assets	4.25%		

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%		

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 30 Jun, 2021
 (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 30 Jun, 2021

Counterparty country / Jurisdiction	Banks	Official Sector	Non-bank private sector			Total
			Non-bank financial	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>

as at 31 Dec, 2020

Counterparty country / Jurisdiction	Banks	Official Sector	Non-bank private sector			Total
			Non-bank financial institutions	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>

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(Expressed In Hong Kong Dollars '000)

III Currency Risk
as at 30 Jun, 2021

	USD	Other Currency	Total
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>

as at 31 Dec, 2020

	USD	Other Currency	Total
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>

Industrial Bank of Korea, Hong Kong Branch
 Financial Disclosure as of 30 Jun, 2021
 (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	30 Jun, 2021	31 Dec, 2020
Contingent liabilities and commitments		
Direct credit substitutes	3,842	4,328
Transaction-related contingencies		-
Trade-related contingencies	46,078	28,708
Note issuance and revolving underwriting facilities		-
Other commitments	77,003	133,288

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)	4,399,856	5,081,417
Interest rate derivative contracts	1,107,026	1,260,430
Other	-	-
The total fair value of the above derivative transactions		
Exchange rate-related derivative contracts	25,340	(103,696)
Interest rate derivative contracts	(58,540)	(91,432)

No bilateral netting arrangements for the above derivative transactions.

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 2021
(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.

	30 Jun, 2021	30 Jun, 2020
	(quarter ended)	(quarter ended)
LMR (%)	223.47%	65.64%

Industrial Bank of Korea, Hong Kong Branch
Financial Disclosure as of 30 Jun, 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.

	30 Jun, 2021	31 Dec, 2020
Capital and Capital Adequacy		
Shareholder's equity	24,707.5	23,596.1
Capital adequacy ratio	15.01	14.82
Other Financial information		
Total assets	350,090.4	334,958.8
Total liabilities	325,382.8	311,362.7
Total loans and advances	264,245.8	255,942.4
Total deposits	143,148.5	136,783.2
	30 Jun, 2021	30 Jun, 2020
Pretax Profit	1,354.6	937.7

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
截至二零二一年六月三十日

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
截至二零二一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	2021年06月30日	2020年06月30日
收入		
利息收入	74,157	162,909
利息開支	(23,948)	(101,214)
利息收入淨額	<u>50,209</u>	<u>61,695</u>
非買賣性質外匯的收益減虧損	7,730	7,562
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	4,005	1,369
外匯交易和非買賣性質投資的收益減虧損	<u>11,735</u>	<u>8,931</u>
費用及佣金收入淨額	<u>16,639</u>	<u>18,891</u>
其他收入	<u>115</u>	<u>(3)</u>
經營收入總額	<u>78,698</u>	<u>89,514</u>
開支		
員工開支	(5,952)	(6,326)
租金開支	(6,943)	(6,694)
其他經營開支	(7,352)	(3,854)
經營開支總額	<u>(20,247)</u>	<u>(16,874)</u>
扣除減值虧損前的經營溢利	58,451	72,640
減值貸款及應收款的減值虧損及準備金	(2,129)	(1,276)
經營收益	<u>56,322</u>	<u>71,364</u>
固定資產處置的虧損		
除稅前溢利	<u>56,322</u>	<u>71,364</u>
稅項開支	(10,378)	(11,950)
除稅後溢利	<u>45,944</u>	<u>59,414</u>

企業銀行,香港分行
截至二零二一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	2021年06月30日	2020年12月31日
資產		
現金及銀行結餘	2,330,017	2,532,633
下列剩餘合約期內到期的銀行存款		
a. 不超過1個月	1,200,448	1,245,779
b. 超過1個月但不超過3個月	1,086,041	1,511,291
c. 超過3個月	1,863,288	-
	<u>4,149,777</u>	<u>2,757,070</u>
存放於企業銀行海外辦事處的數額	2,914,324	2,577,260
貿易匯票	154,350	144,921
客戶貸款	4,874,849	4,337,227
銀行貸款	368,813	433,504
應計利息及其他賬項	23,833	24,810
已減值貸款及應收款項	330	329
貸款及應收款項準備金	(14,010)	(11,945)
	<u>5,253,815</u>	<u>4,783,925</u>
債務證券投資		
可供出售的債務證券	1,318,600	1,523,499
物業、廠房及設備以及投資物業	23,874	28,802
其他資產	3,477,335	154,783
資產總額	<u>19,622,092</u>	<u>14,502,893</u>
負債		
尚欠銀行存款及結餘	8,014,454	6,633,944
客戶存款		
a. 活期存款及往來帳戶	50,762	26,807
b. 儲蓄存款	422,158	424,311
c. 定期、短期通知及通知存款	1,638,942	1,370,185
客戶存款總額	<u>2,111,862</u>	<u>1,821,303</u>
結欠企業銀行海外辦事處的數額	5,879,477	5,534,285
年度盈利	45,944	109,622
儲備	7,750	1,833
其他負債	3,562,605	401,906
負債總額	<u>19,622,092</u>	<u>14,502,893</u>

企業銀行,香港分行
截至二零二一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	2021年06月30日	2020年12月31日
已減值的客戶貸款及應收款項		
對客戶	330	329
對銀行	-	-
	<u>330</u>	<u>329</u>
過期及經重組資產		
對客戶	330	329
對銀行	-	-
	<u>330</u>	<u>329</u>
	44,377	44,196
在香港使用的貸款及應收款項	117,370	282,924
貿易融資	9,060	5,867
在香港以外使用的貸款及應收款項	<u>4,748,749</u>	<u>4,048,765</u>
客戶貸款及應收款項總額	<u>4,875,179</u>	<u>4,337,556</u>

企業銀行,香港分行
截至二零二一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

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

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
中央政府或中央政府持有的企業,其子公司及其合資公司	285,842	-	285,842
地方政府或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	-	-	-
合計	833,573	49,797	883,370
已扣減準備金的資產總額	19,622,093		
佔總資產百分比	4.25%		

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、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、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%		

企業銀行,香港分行
截至二零二一年六月三十日財務資料披露
(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		其他	合計
			非銀行金融機構	非金融私人機構		
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
	13,222	75	0	7,779	-	18,037

於2020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		其他	合計
			非銀行金融機構	非金融私人機構		
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
	8,395	76	0	4,288	-	12,759

企業銀行,香港分行
截至二零二一年六月三十日財務資料披露
(以港元'000列示)

III 貨幣風險

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	-	-	-

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	-	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	-	-	-

企業銀行,香港分行
截至二零二一年六月三十日財務資料披露
(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06月30日	2020年12月31日
或然負債及承擔		
直接信貸替代項目	3,842	4,328
與交易有關的或然項目		-
與貿易有關的或然項目	46,078	28,708
票據發行及循環包銷信貸		-
其他承諾	77,003	133,288

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）	4,399,856	5,081,417
利率衍生工具合約	1,107,026	1,260,430
其他	-	-
以上衍生工具的公允價值		
匯率衍生工具合約	25,340	(103,696)
利率衍生工具合約	(58,540)	(91,432)

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。

	2021年06月30日 (季結)	2020年06月30日 (季結)
流動性維持比率 (%)	223.47%	65.64%

企業銀行,香港分行
截至二零二一年六月三十日財務資料披露
(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06月30日	2020年12月31日
資本及資本充足程度		
股東資金總額	24,707.5	23,596.1
資本充足率	15.01	14.82
其他財務資料		
總資產	350,090.4	334,958.8
總負債	325,382.8	311,362.7
貸款及墊款總額	264,245.8	255,942.4
總存款	143,148.5	136,783.2
	2021年06月30日	2020年06月30日
除稅前溢利	1,354.6	937.7

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。