

Hong Kong Branch

Liquidity Information

as of 30 Sep 2026

Statement of Compliance

We have prepared this Liquidity Information of Industrial Bank of Korea, Hong Kong Branch ("the Branch") as of 30 Sep 2026. 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 Sep 2026
(Expressed In Percentage)

Liquidity

as at	30 Sep, 2026	30 Jun, 2026
Average liquidity maintenance ratio for the period	129.99%	317.58%

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.



香港分行

截至2026年9月30日
流動資金 資料

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2026年9月30日的流動資金 資料。

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2026年9月30日財務資料披露
(以百分率列示)

流動資金 資料

於	2026年9月30日	2026年6月30日
期間的平均流動性維持比率	129.99%	317.58%

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隨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。